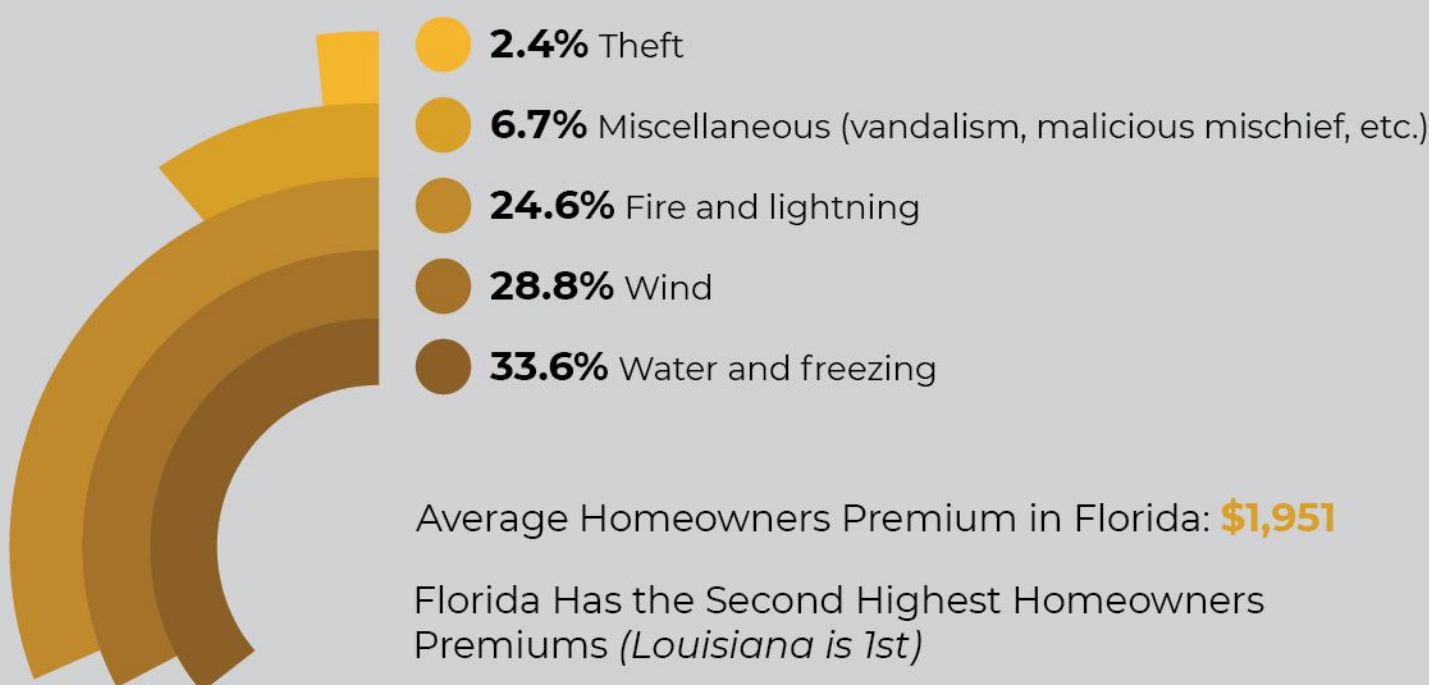


Most Common Property Damage Types in Florida

Nationwide Homeowners and Renters Claim Statistics¹



Is your premium a lot higher?
Chances are your home valuation or coverage is higher than the median.

For **\$300,000 dwelling** coverage, **\$300,000 liability** and a **\$1,000 deductible**, the average premium in Florida is **\$3,643**.²

Which Claim Types Are Most Common in Florida?

Wind

The majority of tropical storm and hurricane damage claims are related to wind damage.

Even unnamed storms can knock weak trees onto cars and homes, tear off compromised shingles or drive rain into previously compromised roofing.

Water

Insurance should cover some types of flooding, just not storm surge or natural flooding.

Plumbing leaks make up a large percentage of homeowners claims. Water damage in Florida can lead to further damage such as mold, which can be extremely toxic.

Failing to take steps to mitigate water damage as soon as it's spotted could compromise your claim chances.

Lightning/Fire

The National Fire Protection Association estimates that between 2007-2011 around 22,600 fires were started from lightning.³

Florida had 1,385,710 cloud-to-ground lightning flashes in 2019.⁴

At least one thunderstorm occurs in Florida approximately 70 to 100 days a year.⁵



Sources:

¹<https://www.iii.org/fact-statistic/facts-statistics-homeowners-and-renters-insurance>

²<https://www.insurance.com/home-and-renters-insurance/coverage/florida-homeowners-insurance>

³<https://www.nfpa.org/News-and-Research/Data-research-and-tools/US-Fire-Problem/Lightning-Fires-and-Lightning-Strikes#:~:text=During%202007%2D2011%2C%20U.S.%20local,direct%20property%20damage%20per%20year.>

⁴https://www.weather.gov/media/safety/09-18Flashes_Flash_Density_State.pdf

⁵<https://www.floridadisaster.org/hazards/lightning>