## **Most Common Home Insurance Claims**

In order to secure a good homeowners insurance policy, you should be aware of what the most common home insurance claims are. Understanding the most common claims is important so that you know what to look for and what type of coverage options to opt for, when researching a new home insurance policy.

You are responsible for having adequate liability protection for visitors in case of an accident that causes bodily injury on your property. Slip and falls, pool related accidents, trampolines, and swing set incidents are among the most common claims reported.



**Accidents** 

Tornados and straight line winds cause substantial damages more often than ever before. These types of storms may only cause damage to the exterior of your home, but repairs are necessary and can

be expensive.





YOUR COVERAGE

Understanding the coverage offered should be one of your main concerns when applying for, or renewing, your insurance policy for your home.



**Fire** 

Claims for fire damage are for structural damage as well as content loss. Make sure to read your policy well and make sure that there is no exclusion for coverage, if the reason for the fire is determined to be your fault.

Water

number one. This does not include flood damage. Most water claims are caused by leaks, overflows, or bursting water heaters.

Damage caused by water is





