

# TOP FIVE WAYS THINGS CAN GO WRONG



## MOST COMMON AND MOST EXPENSIVE CAUSES OF DAMAGE NATIONALLY

To help you better focus on what could go wrong, we analyzed eight years of claim data to discover the most common and most expensive causes of property damage.\*

### MOST COMMON



**WIND**  
24%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.



NON-WEATHER  
**WATER**  
20%

Plumbing, sewer or appliance leaks and failures can create devastating losses.



**HAIL**  
16%

Hail typically damages roofs, but may also harm windows, siding and more.



WEATHER-RELATED  
**WATER**  
11%

Leaky roofs, frozen pipes that burst and ice dams can really take a toll.



**THEFT**  
6%

Break-ins may result in both personal property losses and property damage.

### MOST EXPENSIVE



**FIRE**  
25%

Electrical, cooking, wildfire and other sources can put homes at risk for fire.



**HAIL**  
20%

Hail typically damages roofs, but may also harm windows, siding and more.



NON-WEATHER  
**WATER**  
17%

Plumbing, sewer or appliance leaks and failures can create devastating losses.



**WIND**  
17%

High velocity winds can uproot trees, damage roofs, collapse walls or worse.



WEATHER-RELATED  
**WATER**  
7%

Leaky roofs, frozen pipes that burst and ice dams can really take a toll.

\*Percentages displayed for most common causes of damage are based on total number of Travelers personal insurance property claims from 2009-2016; most expensive causes of damage percentages are based on total payments for those claims.



## LEARN MORE

Get ahead of the risks. Click the link below for information on how you can prepare for, and prevent, property damage: [travelers.com/resources](https://travelers.com/resources).



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