

Our top insurance claims from 2023 and tips to prevent them.



Interested in learning more about the most common types of claims filed and how to prevent them? In 2023, four types of claims rose to the top as the most common for homeowners and businesses insured by Patriot Insurance Company. Here are some tips that can help prevent the top insurance claims of 2023 from becoming the claims of 2024:

1. Wind, rain, and hail. Damage from storms comprises nearly half of all homeowners insurance claims. Severe weather damage is one of the top causes of commercial insurance claims, too. And while no home or business can be made nature-proof, taking these steps can help prevent or reduce damages:

- Make sure your roof is in good condition, so it's less vulnerable to storm damage. If your roof is more than five years old, have it inspected and make any necessary repairs. Homeowners: Check out these other home maintenance tips.
- Secure or store loose property around your home or business, such as outdoor furniture or lawn decorations.
- Cut and remove dead or dying trees close to your home or business and have any overhanging branches of remaining trees trimmed.
- Secure alternative power sources in case of outages.
- Make sure sump pumps are in good working order and have a back-up power source. Learn more about maintaining your sump pump.

- Park vehicles in garages/sheds or under an overhead structure, such as parking structures or carports.

2. Freezing pipes and water damage. In cold weather, pipes in unheated areas, like garages, attics, and basements, can freeze, causing them to burst when the water in them freezes and expands. In extremely frigid temperatures, pipes in exterior walls in heated areas can freeze, too. Here's how to keep pipes toasty to prevent damage for both homes and businesses.

- Set thermostats above 55 degrees during cold weather, even when you're not at home or at your business.
- Insulate pipes in unheated areas. Inexpensive pre-slit foam insulation can be purchased at the hardware store and is easy to install with duct tape.
- When freezing weather is coming, turn off water to outside spigots and drain all water from the line.
- Have alternate power sources if electricity is lost.
- Be sure to have an ample fuel supply or set up a direct fill account with your fuel supplier. Don't run out!
- Keep a tiny trickle of cold water dripping from the faucet farthest from your main valve. Moving water helps keep pipes from freezing.
- Make sure you know where water shut-off valves are, in case of a pipe emergency.
- Open kitchen cupboards and bathroom vanities to warm pipes.
- Have a seasonal business that closes for the winter months? Winterize it before you close, to keep it protected in the off-season.

3. Slip-and-fall claims. Both homeowners and businesses can be found liable for slip-and-fall injuries to visitors and customers if their property is not well maintained. Avoid potential lawsuits by taking these steps:

Steps for both homeowners and businesses:

- Keep entrances, porches, and walkways clear of snow and ice. Apply salt and/or sand regularly.
- Regularly check interior floors for water/snow tracked inside, causing slippery conditions.
- Place mats at entrances to help eliminate slippery conditions.

Additional steps for businesses:

- During active storms, check walkways and entrances multiple times during the day due to changing conditions (sleet/freezing rain).
- Keep daily logs of when walkways were salted and/or sanded and by whom.
- Use signs to warn customers and employees of slippery conditions.

4. Construction – Construction-related losses. These claims can include the insured work product and resulting damage claims. While construction tends to be a high-risk activity, contractors can reduce their risk of loss by clearly defining expectations, the scope of work, and any subcontractors being used. Specifically, if you are a contractor, you should:

- Obtain a contract that outlines the specific requirements for work to be completed.
- Identify other contractors who may be working on site or in the general area, and identify work completed by subcontractors.
- Secure a contract with any subcontractor you hire to complete the work and/or assist with the construction. This contract should contain language which names you as an additional insured under the subcontractor's insurance policy, and the subcontractor should hold you harmless and indemnify you for any and all claims.
- Identify any work completed by the subcontractors.
- Obtain an updated Certificate of Insurance.

Of course, even if you do everything right, these losses can still happen – that's why they were the top insurance claims of 2023! Just remember to document the incident as thoroughly as possible. Take photos of damages and/or the loss location. Secure names and contact information of the claimant(s) and any witnesses. For more information on how to proceed, read our blog [How to File an Insurance Claim](#).

Another step to make sure you have the best protection for your home and business: talk with a local, independent agent about your insurance needs.

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