

The Most Common Types of Property Damage

JENKINTOWN, PENNSYLVANIA, UNITED STATES, October 11, 2018
/EINPresswire.com/ -- +

At Saffren and Weinberg, [Marc Alan Weinberg](#), Attorney and Kenneth Scott Saffren, Attorney are partners. The firm's tagline is "The People's Voice In Court." They make themselves available via phone at (215) 576-0100 or by email on the Saffren and Weinberg website. Saffren and Weinberg provide a no-charge, complimentary case review and answers questions for prospective clients.



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5 most common types of property damage



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Marc Weinberg, Esq.

One of the largest investments you will make in your life will be the purchase of a home. It is necessary to obtain home insurance in order to protect it. Home insurance provides coverage for the home itself and also other belongings within the home from potential problems or disasters. Most people hope they never have to file an insurance claim but these policies are in place to protect

against various [property damage claims](#).

Most standard policies protect the home and its contents from disasters such as fire, wind, theft, hail, and more; this coverage will vary depending on the provider and coverage selected. Statistically, one in fifteen insured homes will have to file a claim each year. We will take a look at the most common claims but be mindful, an attorney at law, such as Marc Weinberg, can make sure you that you file correctly and are treated fairly in your recovery.

"A home is a major purchase that you should protect at all costs," said Marc Weinberg, Esq. "Property damage happens all the time, so it's good to know what to expect and be prepared for claims."

Wind and Hail

These are the most common insurance claims under home insurance policies. These claims include hail storms, tornadoes, and hurricanes. Typically, damage by any of these forces of nature will be covered by home insurance.

You may be required to purchase additional policies if you live in a certain region that is susceptible to these perils. Some policies will not cover wind and hail if you live in Tornado Alley or coastal states with a high rate of hurricanes.

Water Damage and Freezing

Much of the United States experiences below freezing temperatures during the winter months. Many homes will suffer broken pipes if they are not properly insulated against the cold. The

good news is that this type of water damage is typically covered by home insurance policies. As a homeowner, you should inspect your pipes routinely to catch any leaks that may have developed. You should also keep your pipes insulated and take preventative measures to avoid freezing as the temperature drops.

Home insurance policies will also cover water damage from rainwater, ice storms, and flooding. Should your home suffer any type of water damage, you should keep in mind what your property damage claim time limit is to ensure recovery.

Other Property Damage

According to the Insurance Information Institute, this type of damage includes vandalism and malicious disruption. A few examples include: your outdoor lights or windows are damaged, your garden is dug up, your trees or bushes have been cut, or your home has been spray-painted. Standard home insurance will cover these damages but check your policy to make sure. If your damage is not listed, contact your agent to add the additional coverage.

Theft

As a homeowner, your biggest fear is coming home to a broken-down door and a pillaged house. In 2010, the FBI found that 74 percent of burglaries occurred in residential neighborhoods. This was out of roughly 2.2 million burglaries across the United States. Although the damages that result from theft are protected under home insurance policies, you should take steps as a homeowner to reduce the likelihood of having these events occur.

Fire and Lightning

This type of damage is not as frequent but they can cause an extensive amount of damage. Between 2009 and 2013, the average claim in this category was \$37,153.

Fires can be started in a number of ways. Whether it be a grease fire in the kitchen, an electrical fire, or a fire caused by a strike of lightning, your insurance should be there to protect you. Make sure you check with your insurance provider to ensure you are covered under these types of damages so that you can fill out the appropriate property damage claim form when the time comes.

Contact Us Today

You can take the appropriate steps to protect your home and still end up in battling with a home insurance company to receive the adequate recovery on your home. It is important to contact an attorney at law, such as Marc Weinberg, to help guide you through the claims that you should be filing. Get a free consultation today by calling Saffren & Weinberg at 215-576-0100.

Marc Alan Weinberg / About the author

Marc Weinberg, Esq, is a partner of Saffren & Weinberg located in Jenkintown, PA, with main areas of practice in personal injury and employment litigation. In addition to these, he also specializes in wrongful termination, social security and disability law, homeowners claims, and property loss. His extensive trial experience has led him to try cases to verdict Philadelphia, Bucks County, Montgomery County, and Delaware counties.

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