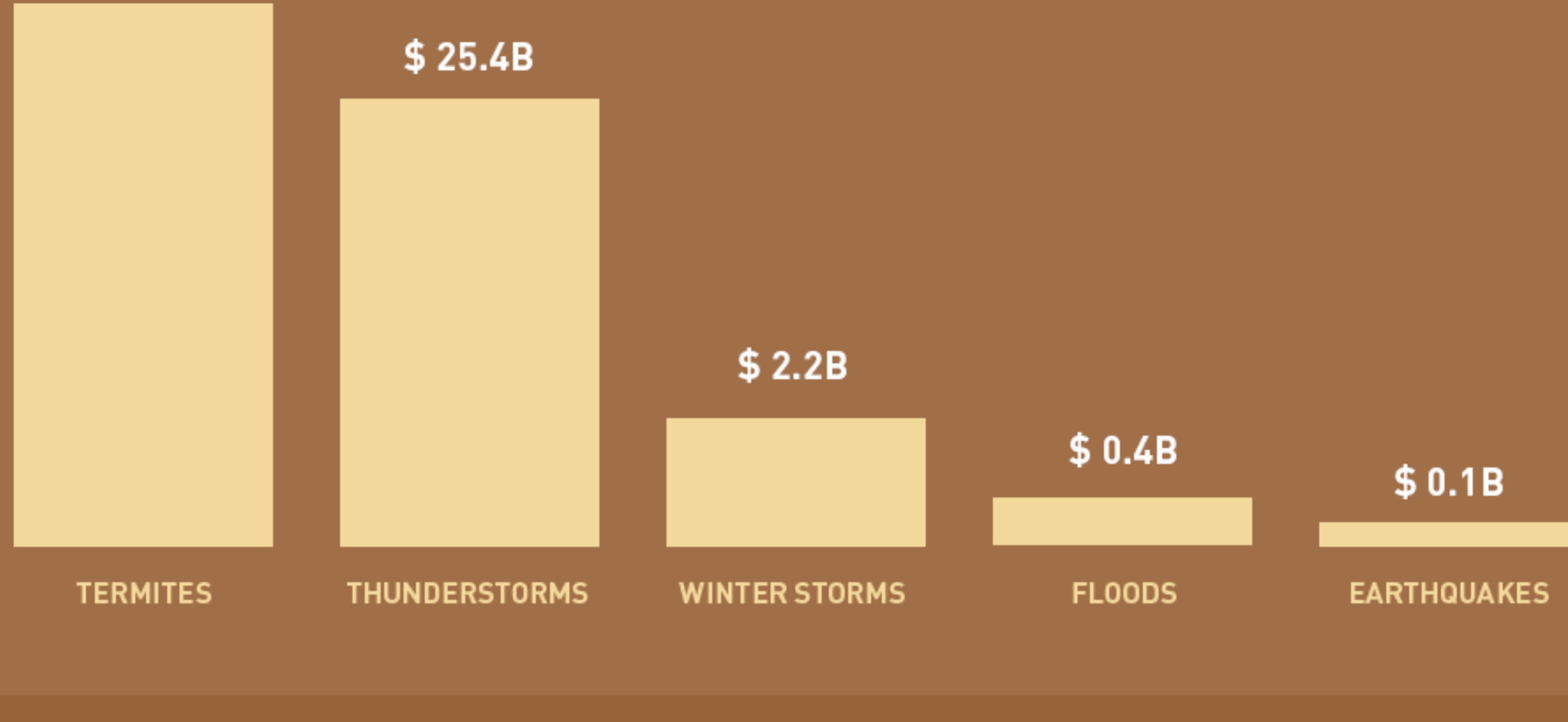


# THE REAL COST OF TERMITES

Termites are a destructive force of nature. This isn't an exaggeration: the annual property damage caused by termites in the United States is more than that caused by thunderstorms, blizzards, floods, and earthquakes—combined.



Many experts believe that the property damage caused by termites in the United States is only eclipsed by that from hurricanes and tropical cyclones. In many states, termites are the leading cause of property damage.

## WHO PAYS FOR TERMITE DAMAGE?

Termites are distinct from these natural disasters in another way: most home insurance policies **do not cover** the cost of treating termite infestations or repairing termite-caused damage.



This means that homeowners bear the brunt of dealing with the cost of termite cleanup.



**\$3,000**

On average, homeowners who discover termite damage pay around \$3,000 for repairs out-of-pocket.



**600,000**

More than 600,000 U.S. homes are damaged each year by termites.



**\$ 5 BILLION**

Cumulatively, American homeowners spend more than \$5 billion every year to control termites and repair termite damage.

## TYPES OF TERMITES



### SUBTERRANEAN TERMITES

- Most common and destructive termites in the United States.
- 6 subspecies found throughout the continental U.S., Puerto Rico, and Hawaii.
- Most common in the warmer Sun Belt states, ranging from Southern California to South Carolina.
- Large colonies lead to faster infestation and property damage.

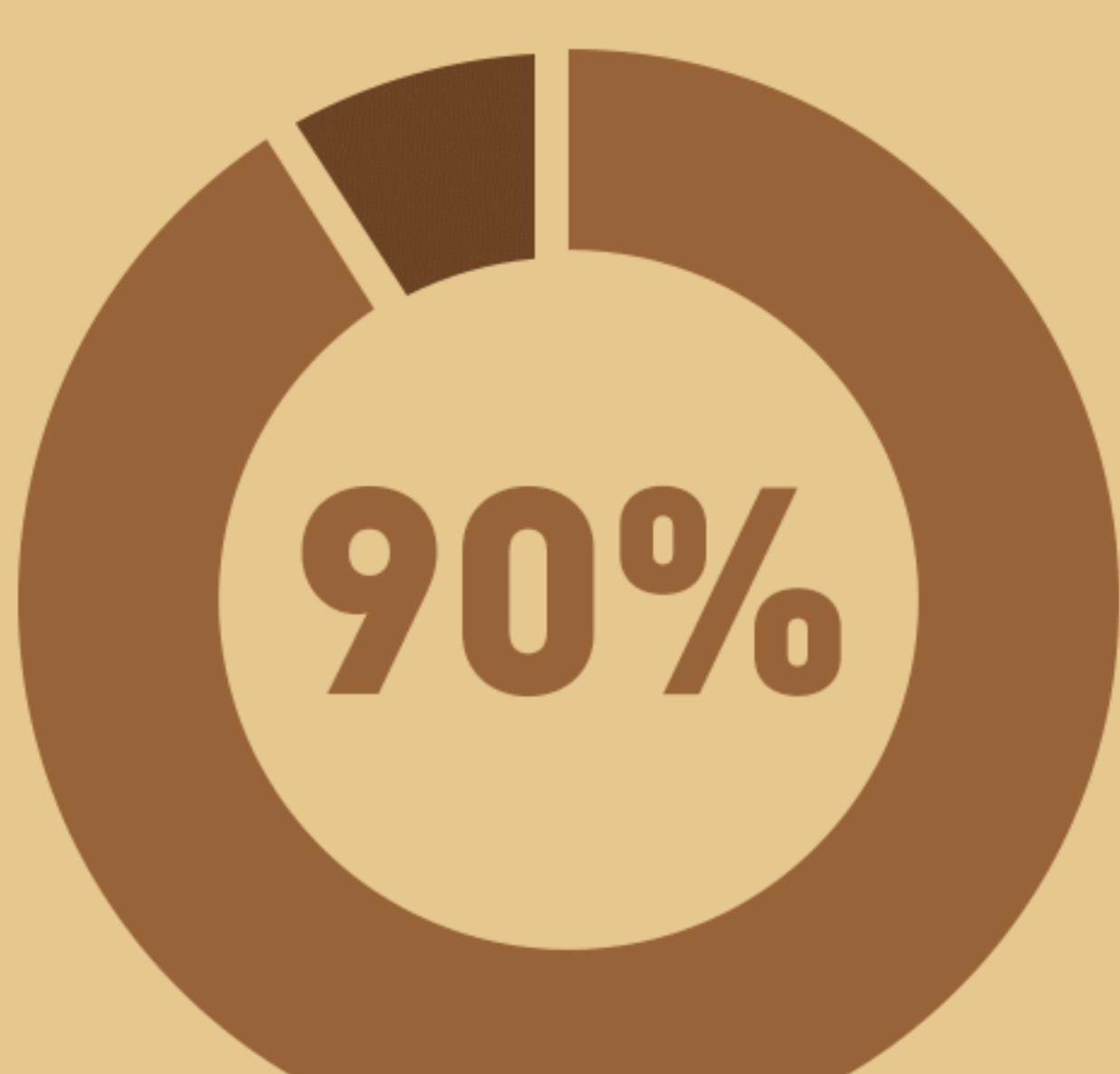
### DRYWOOD TERMITES

- Found throughout the Sun Belt states, but can colonize further north.
- 4 subspecies.
- Stubborn colonizers that can become entrenched in a home.



### DAMPWOOD TERMITES

- Found in the Pacific Northwest and parts of the Mountain West.
- Require wood with higher moisture than most termites, which means they rarely colonize homes.



90% of all termite property damage in the United States is caused by subterranean termites.

Subterranean termites can be found throughout the United States. Here's a look at the different subspecies:

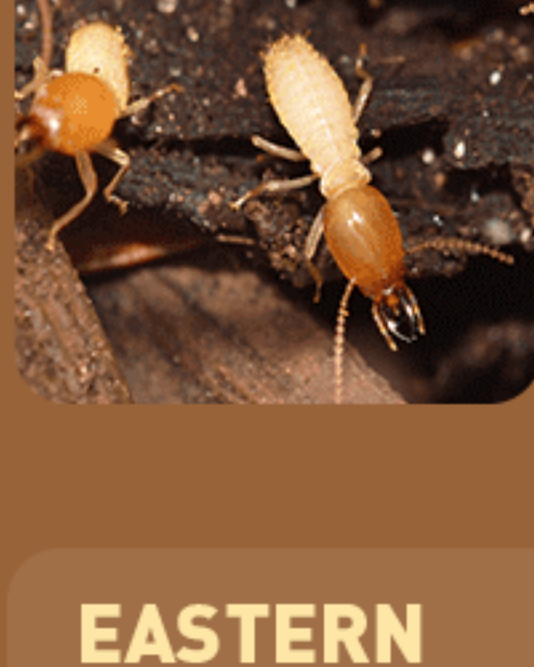


### ARID-LAND

Found throughout the United States with the exception of the Pacific Northwest and Northeast.

### DESERT

Found in Southern California and the Mojave and Sonoran deserts of California, Nevada, and Arizona.



### FORMOSAN

A particularly voracious termite species, formosan termites are found in the South, ranging from Texas to the Carolinas.

### EASTERN

Found along the Eastern Seaboard and in the Midwest.



### DARK SOUTHEASTERN

Found along the East Coast, from South Carolina up to Massachusetts.

### WESTERN SUBTERRANEAN

Common on the West Coast, ranging inland to parts of Nevada and Idaho.



**\$ 1 BILLION**

of the \$5B Americans spend annually on termite damage is spent repairing the damage done by Formosan termites. The large colonies of this invasive species can cause extensive property damage at record speeds.

**15,000,000**

The average Formosan termite colony has more than 15 million termites.

## WHAT ARE THE WORST CITIES FOR TERMITES?

The Southern United States is arguably most at-risk for termite infestations. It is home to a variety of termite species, including the Formosan termite. Of the top-10 cities with the most reported termite infestation cases, 9 are in the American South:



1. Mobile, AL
2. San Antonio, TX
3. Memphis, TN
4. Tampa, FL
5. Miami, FL
6. Los Angeles, CA
7. Orlando, FL
8. Jacksonville, FL
9. Dallas, TX
10. Baton Rouge, LA

## HOW CAN YOU PROTECT YOUR HOME?

No matter what part of the country you live in, it's up to you as a homeowner to protect your home from termites. Here are some of the best ways you can protect your home:

- **Remain Vigilant:** Routinely check the foundation for telltale termite mud tubes left by subterranean termites. Make a habit of checking the attic for tubes running between support beams.

- **Remove Favorable Conditions:** Avoid storing either dry or wet timber in your yard for long periods of time. If possible, channel water away from the soil next to your foundation, leaving it dry.

- **Call For Professionals:** If you suspect you have a termite problem, do not wait. Call a trusted termite company in your area to get an inspection. Catching an infestation early is ideal.

