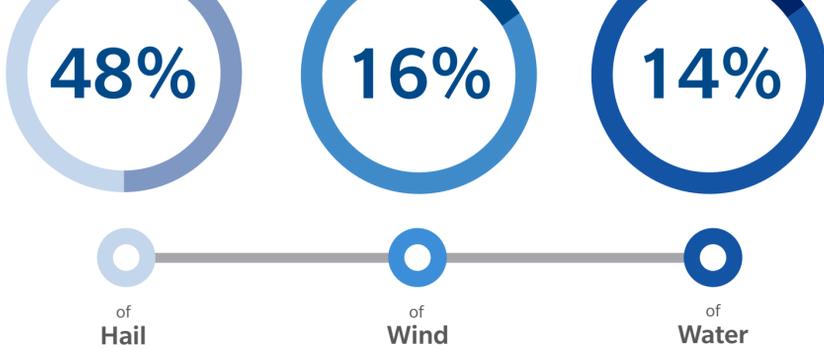




## TOP HAZARDS

Farmers Insurance® identified three important seasonal hazards for homeowners to be aware of between March and May, based on national Farmers® claims data over the past six years.<sup>1</sup>



### Did you know?

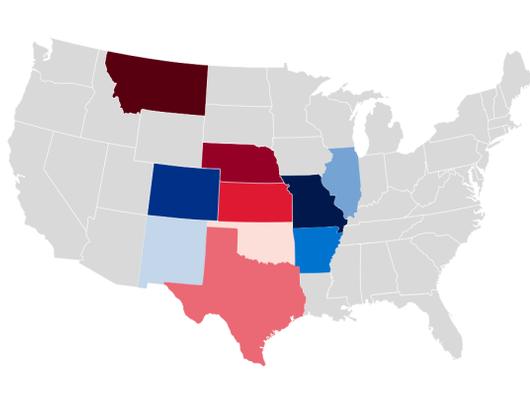
44% of people surveyed have never created a home inventory list.\*

## IT'S A HAIL OF A TIME TO BE A HOMEOWNER

The warming weather and melting snow that signal the arrival of spring flowers can also bring spring headaches for homeowners, including an increased risk of flooding and the always-present danger of hail damage. Warmer weather, historically, has a pattern of producing devastating hail storms and high winds that can foreshadow the tornado season to come.

Homeowners may face increased flood risk this year, as some of the highest snow packs in recent memory begin to melt across the western and central states. Parts of the eastern United States are also waterlogged from the record levels of precipitation they experienced throughout the winter months. There are, however, a few precautionary steps you can take to help reduce the potential for Mother Nature-driven damage, regardless of whether your home sits in a traditionally hail-prone part of the U.S., or if you have no idea what the “hail” hail is.

Hail is the top reason for home claims filed with Farmers Insurance during spring months in the following states over the past five years:



### Top states for spring hail damage claims<sup>2</sup>

Montana	86%
Nebraska	78%
Kansas	77%
Texas	73%
Oklahoma	71%
Missouri	71%
Colorado	68%
Arkansas	63%
Illinois	59%
New Mexico	54%

### Did you know?

49% of millennials have created a home inventory list compared to 44% of Gen Xers and 38% of boomers.\*



### We Know From Experience

We can't help you control the weather, but we can help you identify some of the biggest challenges you may face this season — and share some tips that may help you prepare for them.

### Did you know?

51% of surveyed respondents, with homeowners or renters insurance, incorrectly believe their insurance policy covers damage from floods, or simply don't know if they're covered.\*

## KEEP WHAT'S INSIDE SAFE



### “Spring” into creating a home inventory list

As you're tackling spring cleaning projects, consider going room by room to make an itemized list of all of your belongings. Try to be as specific as possible about each item, and if possible, include copies of original receipts. Keep your list in a safety deposit box and back up videos or photos to cloud storage in case you ever need to file an insurance claim after any type of disaster.



### Pull together an emergency kit

This is one area where being in the majority is bad – more than half of Americans don't keep an emergency kit on hand. An emergency kit can be the difference that prevents a bad situation from getting worse. At minimum, your should pack a kit with enough materials to last you and your family for at least three days, with basics like water, medication, first aid kit, food, blankets and clothes. For easy reference, we've [compiled a full list](#) of what should make the cut in an emergency kit as you build yours out. If you have pets, remember to pack pet essentials in your kit as well.



### Consider buying flood insurance

It's a common misconception that homeowners policies cover flood damage. The Federal Emergency Management Agency (FEMA) creates and updates flood maps for municipalities. These show flood zones, also known as flood plains.



### Make plans for any pets you have in the home

If you need to evacuate due to flooding, your evacuation shelter may not allow animals. Check with your local response organizations to find out if accommodations for animals are available and have a back-up plan in place in case you need it.



### Unplug before the storm hits

Consider disconnecting and moving electronic and electrical equipment to a dry location if you suspect flooding may be possible. If still connected, these items could also get damaged if there is a lightning storm and your home is struck.

## KEEP WHAT'S OUTSIDE, OUT



### Draw those curtains!

If a big storm busts one of your windows, a fully extended curtain, shade, blind or drape can help limit the area covered by the shattered glass.<sup>3</sup> If you have storm shutters, consider using them. If you don't, you may want to protect your windows with plywood panels.<sup>4</sup>



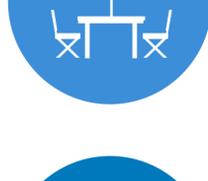
### Have your roof inspected

You may want to think about hiring a roofer for inspection and repair well in advance of inclement weather forecasts. And while you're at it, consider [investing in impact-resistant shingles](#) — materials with a UL 2218 Class 4 rating may provide better protection against hail.



### Look after the lightweights

If heavy wind is in the forecast, bring lawn furniture, plants and other small or lightweight items inside. Remember that your larger items may not seem so large in the face of 50 mile per hour or higher winds, so secure them as well.



### Clear out those gutters

Clogged gutters may be a shortcut to water damage, especially if you live in an area that experiences significant temperature changes in the spring. Clear gutters can help reduce the risk of overflow and ice dams.



### Pay attention to your foundation

Over time, the soil around a home can settle and expose the foundation to rainwater and potential seepage. Check your foundation for any potential points of weakness, including cracks and worn floor slabs, and water seal your basement to help prevent seepage. Additionally, it may be good to make sure your soil grade allows water to drain away from your home, and whenever possible, remove snow near your exterior foundation before it has a chance to melt.<sup>5</sup>

<sup>1</sup> Based on historical data from home claims filed with Farmers nationally between 2013 and 2018.

<sup>2</sup> Percentages are based on data obtained from homeowners claims, which result from a specific cause of loss, filed with Farmers in each state between March and May each year from 2013 to 2018.

<sup>3</sup> Insurance Institute for Business & Home Safety [disastersafety.org/wp-content/uploads/hail-pamphlet-residential.pdf](https://disastersafety.org/wp-content/uploads/hail-pamphlet-residential.pdf)

<sup>4</sup> Texas Department of Insurance [tdi.texas.gov/wind/faqroof.html](http://tdi.texas.gov/wind/faqroof.html)

<sup>5</sup> Insurance Information Institute [iii.org/article/how-protect-your-home-water-damage](http://iii.org/article/how-protect-your-home-water-damage)

\*The Farmers Insurance Seasonal Smarts Digest includes data from a CARAVAN survey conducted by Engine among a sample of 1,004 adults comprising 501 men and 503 women 18 years of age and older, which was fielded between February 25-27, 2019.