

Spring Storms Cause Jump in Homeowners Claims Q2 home insurance claims up 52 percent over Q1, according to Farmers Insurance

LOS ANGELES, May 20, 2015 /PRNewswire/ -- Water, wind and hail lead the race for main causes of loss to homes in the second quarter of the year according to the [Farmers Insurance Seasonal Smarts Digest](#)

April, May and June are months known for their severe weather, especially in the middle of the country. More than one-third of all claims filed for 2013 and 2014 were filed during these months. This nearly doubles the number of claims filed during the first three months of the year.

"Spring storms, and the wind, water and hail they bring with them, can cause some serious damage and even destroy homes," said Paul Quinn, head of claims customer experience at Farmers. "While homeowners can never predict what the weather will bring for the season, it's possible to plan ahead, take precautionary measures and prepare for or possibly even prevent storm-related damage."

States in the Midwest, a region commonly referred to as "Tornado Alley," typically see the most damage from spring storms. In Nebraska, more than 70 percent of the state's home insurance claims happened during the second quarter of the year. In Oklahoma and Kansas more than 60 percent of claims for the year were reported between April and June.

Safety in the Face of Storms

Homeowners can take a number of steps to prepare themselves, their families and their homes for potential severe weather. The sooner homeowners can take action to address their preparedness, the better, according to Quinn, so they have time to address any concerns or make necessary fixes before storm season hits.

"First and foremost, homeowners need to review their insurance coverage with their agent," Quinn said. "Adequate insurance coverage can mean the difference between a minor repair bill and a major one."

Following that Quinn suggests a few things to prepare for emergency storm situations:

First and foremost: Make sure that you, your family and your pets are safe. Have an emergency weather plan and kit for your household and avoid venturing out in severe weather unless absolutely necessary.

Know if you are in an area where flood or sewer and drain back up is possible If you know you are in a flood zone, check to ensure you are covered for flood damage. In an area prone to sewer and drain back up? Be sure to check your sump pump, if you don't have one, consider securing your valuables in plastic tubs or off the ground in your lower level to reduce or eliminate the chances of damage.

Make any necessary roof repairs: Homeowners can ensure that any missing shingles on their roof are replaced or loose shingles are re-sealed and gutters are cleaned out. This will help prevent costly interior water damage.

Other things to think about before severe weather strikes: Know how to shut off your gas and electricity, seal gaps that you see around your home, especially near the foundation and keep your trees and shrubs trimmed.

Secure outdoor items: Have a glass patio table? You should consider putting it inside of a garage or shed when you know severe weather is expected. Damaging hail or strong winds could cause damage to the table and create a mess for your patio area.

Immediately following severe weather: When it is safe, check the home for damage, look for standing water in the basement or stains on the ceilings of the top floor. Ensure that windows are intact and check the exterior of your home for any possible damage. If you have damage to a window or any type of opening that will allow water to enter your home, contact someone to complete emergency temporary repairs and take pictures if you can.

Don't wait to file a claim: Be sure to call your agent and file a claim if you think you have damage to your home as soon as possible.

The complete Farmers Seasonal Smarts Digest, detailing the spring's most common hazards as well as safety and preparedness tips to help keep drivers and their cars safe, can be found online at [Farmers.com/inner-circle](#).

About the Farmers Seasonal Smarts Digest

The Farmers Seasonal Smarts Digest is released four times per year to provide drivers and homeowners with knowledgeable, straightforward and proactive tips to help mitigate potentially dangerous and costly insurance losses. The digest examines a two-year window (2013 and 2014) of Farmers Insurance's historical claims database to identify seasonal perils and the states where they most commonly occur.

About Farmers Insurance

Farmers Insurance Group of Companies® is a leading U.S. insurer group of automobiles, homes and small businesses and also provides a wide range of other insurance and financial services products. Farmers Insurance is proud to serve more than 10 million households with over 19 million individual policies across all 50 states through the efforts of 50,000 exclusive and independent agents and nearly 22,000 employees. For more information about Farmers, visit its website at www.farmers.com or at [www.Facebook.com/FarmersInsurance](https://www.facebook.com/FarmersInsurance).

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