

## Summer Vacations May Leave Homes at Risk According to Farmers Insurance Seasonal Smarts Digest

### **Water damage and theft tend to spike in the summer months**

LOS ANGELES, Aug. 4, 2015 /PRNewswire/ -- Homeowners taking off on summer vacation may be leaving their homes vulnerable to theft, water damage and other threats, according to data revealed in the Farmers Insurance<sup>sm</sup> Seasonal Smarts Digest.

During the two year period of 2013 and 2014, home theft and vandalism claims across the country increased approximately 7 percent in the third quarter. Among the hardest hit states? Washington and Oregon see 30 percent of their yearly theft claims occur during the summer months. California, Nevada and Maryland are also among the top five states for vandalism and theft claims from July through September.

"Threats to your home don't take a vacation," said Paul Quinn, head of claims customer experience with Farmers®. "Homeowners should plan ahead to make sure their homes are safeguarded against any disasters that might occur while they're away."

Before taking off on an extended trip, homeowners should consider the following tips, Quinn said:

- Don't advertise your absence. While summer travel makes for great pictures for Facebook, Twitter or Instagram, avoid posting anything until you get home. This reduces the possibility of a burglar intercepting the message and breaking into your home while you're enjoying the beach.
- Setting electronics and lights on timer switches can give the appearance of an active house when no one's home. Connected home apps can be used to turn electronics on and off — and deter potential burglars — at the touch of a button.
- Personal information is just as likely to be stolen as jewelry or electronics. Store important documents, like passports, birth certificates and tax returns, in fireproof safes or safe deposit boxes.

### **Watch Out for Water Damage**

Additionally, while many think of summer as a dry season, claims from water damage remain the top cause of loss in the third quarter, with nearly 32 percent of summer claims resulting from water.

Water intrusion can occur due to storms, ill-placed sprinklers or, surprisingly, warm weather and drought conditions. Damage that results from severe weather, water leaks and other mishaps can multiply if it occurs when homeowners, such as those on a lengthy summer vacation, are unable to address it immediately.

"When it's sunny and warm outside, it's easy to forget that water damage is a year-round threat," Quinn said. "Sprinklers, pools, and even appliances can create costly disasters, no rain or snow necessary."

The following tips can help keep homes dry this summer, according to Quinn:

- Heading out of town for an extended period of time? Consider shutting off the water for things like your washing machine or dishwasher before you go. This can help prevent unpleasant surprises when you return home.
- Heat paired with drought may cause the soil around foundations to contract, which may result in foundations sinking and possibly cracking. The gap between the soil and the foundation also creates a sort of gutter, which can fill with water when storms hit and, as the soil expands, push the storm water into the home through the foundation cracks.
- Before storm season hits is the best time to locate and seal any gaps or cracks in outside walls,

according to the IBHS. Waterproof caulk applied to exterior cracks and gaps can prevent thousands of dollars in water damage in the long run.

Finally, all homeowners should take some time this summer to review their insurance coverage. A local agent can help customers to determine whether they think their coverage is sufficient to repair any damage resulting from theft, water or other summer hazards.

"Reviewing your insurance coverage regularly is key," Quinn said. "If you've just paid for airfare, hotels and souvenirs, the last thing you want to come home to is another bill."

The complete Farmers Seasonal Smarts Digest, detailing summer's most common hazards as well as safety and preparedness tips to help keep drivers and their cars safe, can be found online at <http://www.farmers.com/news/seasonal-smarts>.

### **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 over 50,000 exclusive and independent agents and approximately 22,000 employees. Farmers Insurance Exchange, the largest of the three primary insurance entities that make up the Farmers Insurance Group of Companies®, is ranked No. 264 on the 2015 Fortune 500 list of largest companies.

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<b>Contacts:</b>	<b>Carrie Bonney</b>
	816-582-4895
	<a href="mailto:Carrie.bonney@farmersinsurance.com">Carrie.bonney@farmersinsurance.com</a>
	<b>Trevor Chapman</b>
	323-327-1896
	<a href="mailto:Trevor.chapman@farmersinsurance.com">Trevor.chapman@farmersinsurance.com</a>

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