

## Holidays Offer Plenty of Opportunities for Thieves Claims for on-and off-premise theft rise in the fourth quarter, according to Farmers Insurance

LOS ANGELES, Oct. 7, 2015 /PRNewswire/ -- Unattended houses and expensive gift purchases are tempting targets for thieves during the holidays, leaving many homeowners vulnerable to theft between October and December, according to the latest Farmers Insurance<sup>sm</sup> Seasonal Smarts Digest.

Using claims data from 2013 and 2014, the digest found that roughly one-quarter of all claims for on-and off-premise theft occur in the fourth quarter. Increased travel and holiday shopping likely play a role in the spike. During the Thanksgiving holidays alone, the number of long-distance trips increases by 54 percent, according to the [Department of Transportation](#), and consumers spent \$616.1 billion on presents during the 2014 holiday season, according to the [National Retail Federation](#).

"Thieves don't take a break during the holidays," said Paul Quinn, head of claims customer experience at Farmers. "Whether you're visiting family out of town or celebrating at home, it's important to remain careful and cautious. Don't let your home become an easy target."

Homeowners should take the following steps to keep their homes and their valuables safe, Quinn says:

- Discarded boxes from televisions, computers and other expensive items can be an automatic tip-off for thieves. Break boxes down into small pieces and discard them in non-clear trash bags or put them at the bottom of your recycling bin.
- Have sliding doors? A metal security bar or piece of wood in the bottom track can help keep intruders out.
- If you hide presents in the garage or shed, make sure their doors are fitted with secure locks, and always remember to keep your main garage door closed.
- Take photos of high-ticket purchases right away, and keep all your receipts to maintain a record of ownership in case your items are stolen.
- When you leave in the evening, alternate the lights you leave on in the house. If the living room light is always on when you're gone, thieves will take notice.

### Watch Out for Holiday Hazards

Fall and winter holidays also present a number of unique hazards to homeowners. From dry Christmas trees to overloaded outlets, Quinn suggests watching out for the following:

- Dry trees catch fire more easily, so if you're celebrating Christmas with a real tree, be sure to water it daily. Fresh trees may require up to a gallon of water a day.
- Consider hiring someone to decorate your house this year. According to the [National Fire Protection Association](#), roughly 5,800 injuries related to holiday decorating occur every year.
- Hiding presents in the garage or shed? Make sure their doors are fitted with secure locks, and always remember to keep your main garage door closed.
- Whether you're bringing out candles for your jack-o'-lantern or holiday dinner parties, use caution when lighting them and never leave a candle burning unsupervised. Always keep candles at least 12 inches from anything that can burn.
- Too many items in one outlet, however, can result in tripped circuits or, worse, a full-blown fire. Unplug items you're not using and try to spread your electrical load across multiple outlets and circuits.

Additionally, all homeowners should take some time this season to review their insurance coverage with an agent, Quinn says.

"It can be hard to find spare time during the holidays, but the sense of security that comes from knowing your policy is up to date is the best present you can give yourself," he said.

### **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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