

## Unusual El Niño Weather May Increase Risk of Water Damage to Homes This Winter **Flooding, power outages could impact many homeowners, according to Farmers Insurance**

LOS ANGELES, Jan. 13, 2016 /PRNewswire/ -- This winter's El Niño cycle could present unusual hazards for homeowners in certain parts of the United States, according to the Farmers Insurance® Seasonal Smarts Digest.

"Winter is already a challenging season for many homeowners, but the moisture from El Niño will likely create additional headaches this year," said Paul Quinn, head of claims customer experience at Farmers Insurance. "This year's unique weather conditions mean we may see hazards like flooding and power outages combine with more traditional winter hazards, like ice dams and frozen pipes, as major concerns for homeowners."

El Niño, which is characterized by unusually warm temperatures in the Pacific Ocean, is expected to create wetter-than-average conditions in the South, the Mid-Atlantic and southern portions of New England, as well as in California, Texas and Florida. Homeowners in these areas will likely have to contend with an increased risk of flooding, water damage and power outages.

While Farmers data shows that only 27 percent of power outages occur during the first three months of the year, it's likely this number will increase in 2016 due to El Niño. Certain parts of the country may see an increase in the number of water-related claims, too. Approximately one-third (33 percent) of water-related claims occur between January and March each year. Homeowners can prepare for the soggy season ahead with the following tips, Quinn said:

- **Use Your Generator Safely:** El Niño-related winds and storms can often knock out power. If your power goes out and you choose to use a generator to provide electricity, never use it indoors, not even in your garage. Be sure to keep it away from areas where carbon monoxide could enter the home and harm you or your loved ones.
- **Stock Up On Sandbags:** If you live in an area that has experienced extreme drought lately, like Southern California, heavy rainfall could cause greater damage. Check with your community to see if sandbags are being distributed to residents, as sandbags can go a long way in preventing rain runoff from entering your home.
- **Unplug Electronics and Major Appliances:** If the power goes out, disconnect your electronics and other major appliances. Even a power strip for your TV or stereo system may not have protection against the power surge that results when electricity is restored.
- **Clean The Gutters:** Heavy rains can quickly overload gutters that are full of debris, causing the water to drain into your home instead. Make sure your gutters are clean to ensure proper drainage.
- **Check Your Policy:** Not all water damage is covered by a general homeowner's policy. If you live in an area that may see greater than normal rainfalls this winter, be prepared to deal with potential flooding—even if you aren't in a flood zone—and talk to your insurance agent about how you can purchase a flood policy.

### **Weathering Winter Weather**

Regardless of El Niño, most homeowners across the country will be dealing with snow, ice and cold temperatures this winter, all of which can present the potential for home damage. Homeowners should watch out for the following three common hazards, in particular, Quinn said:

- **Ice Dams:** An ice dam is a ridge of ice that forms at the lower edge of a roof, preventing melting snow

from draining properly. Water often pools behind the dam and may eventually leak into your home. Farmers data shows that nearly three-quarters (72 percent) of ice dam claims occur during the first three months of the year. Keeping your gutters clean and your attic insulated can help keep ice dams from forming.

- **Frozen Pipes:** A total of 75 percent of Farmers home insurance claims linked to frozen pipes occur between January and March. Insulating all accessible pipes and maintaining a home temperature of 55 degrees or above, at all times, can go a long way toward preventing freezing.
- **Heavy Snow and Ice:** More than two-thirds (70 percent) of claims resulting from the weight of snow and ice on homes occur between January and March. As winter progresses, ice and snow can build up on your roof. The extra weight can stress the roof and increase your potential for leakage and damage. To ease the burden, homeowners can regularly remove snow with a roof rake.

"Most people want to stay warm and dry in the winter, and so does your house," Quinn said. "The best rule of thumb? Aim to keep water, ice and snow outside, where they belong."

The complete Farmers Seasonal Smarts Digest, detailing winter's common and uncommon hazards as well as safety and preparedness tips to help keep homeowners and their homes 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 three-year window (2013—2015) of Farmers Insurance's historical claims database to identify seasonal perils and the states where they most commonly occur.

### **About Farmers Insurance**

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