

Hail Storms, Often Sparked By Tornadoes, Pose Spring Driving Hazards, According to Farmers Insurance®

Rising water and flooding, window breakage and drowsy driving all present drivers with significant challenges as the weather warms

WOODLAND HILLS, Calif., March 9, 2016 /[PRNewswire](#)/ -- The start of spring means it's the beginning of tornado season, which often produces sudden and severe hail storms that drivers may find themselves trying to navigate through, according to the Farmers Insurance® Seasonal Smarts Digest.

Farmers data between 2013 and 2015 shows that more than half (58 percent) of all hail related auto claims occur between March and May, with May itself historically producing more than one-quarter (29 percent) of an entire year's claims. During the springtime months Kansas, Nebraska, Oklahoma and Montana all see hail account for approximately three-quarters of claims in each state, while hail accounts for more than half of the claims in Texas during the spring.

"Despite the moderating temperatures of spring, drivers cannot let their guard down as this season typically brings a collection of weather-related hazards that motorists must be prepared to face," said Paul Quinn, head of claims customer experience at Farmers Insurance. "Hail, which is frequently sparked by or precedes tornadoes, can be as large as softballs and can cause critical damage to vehicles, windows and sometimes injure occupants. Add to that the threat of rising water and flooded road conditions from spring storms, as well as potholes that occur on roads due to winter water seepage, and spring driving can become downright difficult."

Hail storms can be serious for drivers as they produce layered ice balls formed when water droplets are carried upward into very cold layers of the atmosphere. Once hail stones become too heavy to remain aloft, they rain down and can wreak havoc for drivers.

Drivers should be prepared to encounter hail storms while on the road by heeding the following tips, Quinn said:

- **Watch the sky for a green tinge**, which can indicate that severe weather, such as a hail storm, is imminent.
- **Avoid stopping under an overpass**, which can put you in greater danger if that hail storm precedes a forming tornado. Stopping under an overpass can result in even more damage to your car and occupants if high winds – and the debris picked up by those winds – move through the underpass.
- **Brace for shattering glass** and, if at all possible, stay away from front and rear windshields and sun roofs which are most prone to breakage. Cover yourself and occupants with a blanket or jacket.
- **Stay in your car** until the storm has passed, if you have safely navigated off the road and parked in a safe location. If you're traveling with small children, place them under your body and shield their eyes to protect from them from injury.
- **Cover your car** even if you don't have a carport or garage. You can purchase a hail blanket or other car covers if you're forced to keep your car outside, and you may be able to move your car into a covered parking lot for the duration of the storm if there's time.

Spring Ahead Tips for Driving

Although severe weather storms can spring up out of nowhere with little or no warning, there are steps drivers can take now to prepare for the unexpected when driving this spring, said Quinn:

- **Know your surroundings.** More than half (51 percent) of all rising water and flooding claims happen between March and May, so it's important to know if you are driving or parking near drainage channels and other areas that could quickly flood if a sudden downpour occurs. Never drive through large puddles, which can mask deep potholes in a road, can cause you to lose control of your steering and braking ability, or flood your engine.
- **Be prepared for a tornado's funnel cloud.** Nearly two-thirds (63 percent) of the full year's tornado claims occur during the spring. If you spot a funnel cloud, don't try to outrun it. You'd have to drive 70+ miles per hour to outrun the fastest tornado. Instead, exit your car and seek shelter in a sturdy building or underground shelter. Otherwise, find a ditch or area lower than the roadway to get into; lie down and cover your head with your hands until the storm passes.
- **Watch for signs of fatigued driving.** Farmers data showed an increase of 37 percent in sleep-related accidents in 2015 over 2014. Pay attention to your body's signs of fatigue – and the need for an off-road nap or a switch in drivers – to prevent drowsy driving or, worse, falling asleep at the wheel.

"Having to think ahead and properly prepare for the chance of an unexpected but quick-moving spring storm occurring while you are driving may not be at the top of your to-do list," Quinn said. "But devising a plan now, and knowing what to do and, equally as important, what *not* to do if you encounter a hail storm, tornado or flood waters while behind the wheel can keep you and your passengers safe as you travel this spring."

The complete Farmers Seasonal Smarts Digest, detailing spring's common and uncommon 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 three-year window (2013 to 2015) of Farmers Insurance's historical claims database to identify seasonal perils and the states where they most commonly occur.

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