

Hail Storms, Often Sparked By Spring's Turbulent Weather, One Of Several Hazards to Homeowners, According to Farmers Insurance® **Tornadoes, wind, rainy wet weather, sewer, drain and plumbing problems combine to challenge homeowners as the weather warms**

WOODLAND HILLS, Calif., March 10, 2016 /PRNewswire/ -- The start of spring means it's the season for wet and often wicked weather, which can be unpredictable and may include sudden, severe and damaging hail storms that homeowners must endure, according to the Farmers Insurance® Seasonal Smarts Digest.

Farmers data shows that 39 percent of all hail-related homeowner claims occurred from March to May over the three-year period from 2013 to 2015. The Midwest, in particular, faces a significant potential for hail-related damage, as hail claims account for approximately three-quarters of all home claims in Nebraska and Montana during spring and more than half of all claims in Kansas and Oklahoma.

"Spring is the season for the rebirth of flowers, birds and wildlife, as well as for the arrival of a new set of violent storms, including hail and tornadoes, that can greatly impact homeowners and their property," said Paul Quinn, head of claims customer experience at Farmers Insurance. "Our data shows that homeowners can potentially face a spring full of costly problems such as hail, wind damage, and weather-related flooding and drainage issues inside their homes as the weather warms up and storms begin to roll in."

Hail storms, which are frequently touched off by thunderstorms and subsequently form tornadoes, can be serious threats for homeowners. The larger the hail stones, the greater the damage to roofs, siding, windows and exterior glass, such as skylights. Hail causes about \$1 billion of damage annually to property.

Homeowners should be prepared to encounter flash hail storms and know what to do before, during and after a storm, Quinn said:

- **Don't neglect roof maintenance.** Repairing small problems now can prevent larger problems later, including water penetration and interior damage. Also watch for weak spots in the granules that provide UV protection to shingles, since exposed shingles deteriorate faster.
- **Gussy up gutters.** Spring can be the perfect time to check and clean your roof gutters. You can minimize the potential for future water damage by keeping your gutters free of clogs and debris, and repairing sections of gutters or downspouts that have come loose during strong storms.
- **Seek shelter.** It may seem simple, but if you are inside when a hail storm hits, stay there; if you are outside, head indoors.
- **Stay away from skylights.** Hailstones can shatter glass in skylights, windows and doors.
- **Keep window coverings drawn.** Be sure drapes, curtains and shades are fully extended during a hail storm. This can prevent hail from scattering shards of broken window glass over a greater area.

Springtime To-Do List for Homeowners

Although hail storms can present their own unique dangers, homeowners should be prepared for other common household challenges this spring. Farmers data shows that nearly one-third (31 percent) of an entire year's claims resulting from wind damage occur between March and May, which is an increase of 59 percent from the chillier winter months. The storms may also bring the potential for water issues, as more than one-quarter (29 percent) of claims related to wet, rainy weather getting inside of homes and causing damage occur during the spring.

According to Quinn, the early days of spring make for the perfect time to rundown the spring cleaning and

preparation checklist before the adverse weather begins to arrive:

- **Create a complete home inventory list** by recording all possessions room-by-room with accompanying receipts and a photo and/or a video catalog. Keep your list in a safety deposit box and back up videos or photos to cloud storage. In the event a storm destroys a few items or all in its path, you will be able to document items for insurance purposes. You can use your smartphone or tablet to take the photos or video.
- **Know your susceptibility** to areas damaged by wildfires. "Burn scars" create a hazard for mudslides because the vegetation that would have normally absorbed excess water is now gone.
- **Don't use caustic chemical drain cleaners** during your spring cleaning, as they can erode your pipes and drains over time. Never pour liquid oil/grease down the drain where it may solidify and cause clogs and damage. You can make your own natural cleaner by sprinkling one-quarter cup baking soda into the drain followed by a generous amount of warm water. Pour in one cup of white vinegar to complete your homemade drain cleaner.
- **Have a "GO" kit packed and ready to go** in case your home becomes inhabitable as the result of a spring storm. Include necessary items such as three days' worth of water and non-perishable food for each family member plus a manual can opener, a first-aid kit, daily required prescriptions, a battery-powered or hand crank radio, flashlights with extra batteries and a portable cell phone charger that is charged and ready to go.

"In spring everyone wants to go outdoors and welcome the nice weather inside," Quinn said. "But when wet weather, violent storms and strong winds present themselves, it's smart to know what to do to keep your homestead dry and safe."

The complete Farmers Seasonal Smarts Digest, detailing spring'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 to 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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