

## Fall Home Insurance Claims Tied to Fire, Liability Claims on the Rise Nationally **New Farmers Insurance® data show wide differentiation by region**

WOODLAND HILLS, Calif., Oct. 3, 2016 /PRNewswire/ -- While fall typically marks the transition from the brutal heat and humidity of summer to the blistering cold of winter, new claims data released today as part of the Farmers Insurance® Seasonal Smarts Digest shows the potential for home insurance claims tied to liability and fire should be at the forefront of homeowners' minds.

Farmers® data shows that liability- and fire-related claims increased by a significant amount (7 percent and 6 percent, respectively) in 2015 over 2014. The report examined all homeowners' insurance claims filed between September and November from 2013 through 2015 to identify the major hazards facing homeowners across America.

Regionally, the data shows that homeowners will likely experience a wide variation in the types of hazards to prepare for in the fall months. For example, those living in the Southwest and the Pacific Northwest still must contend with the dangers posed by wildfires, while residents of the Midwest and South Central parts of the country, among others, must be aware of the dangers posed by the strong storms that cross the country during the fall to bring devastating hail.

"Homeowners must remain vigilant in protecting their families and homes against a variety of perils during the fall driven primarily by the region of the country in which they live," said Paul Quinn, head of claims customer experience for Farmers Insurance. "While homeowners in the west may not have serious hail concerns, the strong winds and hailstorms that roar through the central part of the country often cause significant damage."

During fall, homeowners also need to keep their guards up as the holiday season approaches, with its increase in house parties and guests, which could lead to accidental injuries or a fire starting, unintentionally, among the holiday decorations. The holidays also present the opportunity for theft and vandalism thanks, in part, to travel and the shopping season. The data shows that approximately 1 in 5 theft and vandalism claims (21 percent) are filed in the fall each year.

Quinn recommends homeowners take the following steps to help minimize the chance of a costly accident, fire or theft this fall:

- Whether you're lighting up your jack-o-lantern or decorating the table for Thanksgiving dinner, use caution and never leave a burning candle unsupervised. Consider using battery-powered "candles" instead.
- To deter potential thieves and vandals, consider using outdoor talking décor. These decorations can be just the thing to scare off a potential intruder.
- If you're leaving town, make sure your house is secure. To add extra protection to sliding doors, place a metal security bar or wooden rod in the bottom track.
- Ample outdoor lighting can also help ward off thieves and vandals. Most hardware stores sell solar-powered motion lights that are quick and easy to install.
- Keep porches, steps, and sidewalks—especially near pools—clean and in good repair to prevent falls. Party hosts should also be prepared for guests who might over-imbibe by taking car keys at the door, arranging alternate transportation, or having them stay for the night.

### **Winter is Coming**

Quinn also recommends that homeowners use fall to get prepared for winter. With a variety of household activities that become more difficult, if not impossible, to complete should you wait for the first big temperature drop or snowfall, Quinn advises taking early action.

"Homeowners across the country can benefit from using the fall months to get their winter prep list completed before the colder weather rolls in with full force," Quinn said. "It may not seem like it now, but you'll be happy you took the time to give your gutters one last cleaning or prepared your sprinkler system ahead of time rather dealing with burst pipes or a leaking roof once there's a foot of snow outside."

Some of the common activities that Quinn suggests homeowners get ahead of before the weather turns include:

- Unhook your garden hoses and blow out your sprinkler system to prevent damage before the first freeze hits. You can also place heating tape, insulation, or heating cables around exposed outdoor pipes to avoid bursts.
- Install weather stripping on your exterior doors to help lower your heating bills. It's also a good time to seal gaps and cracks around your window frames.
- Check out your roof before it gets too icy. Make sure your gutters are clean, seal any cracks in your chimney, and check the flashing around your skylights.
- If your house is prone to ice dams—a ridge of ice at the edge of your roof that prevents melting snow and water from properly draining—consider installing heating cables before colder weather arrives.

The complete Farmers Seasonal Smarts Digest, detailing fall's common and uncommon hazards as well as safety and

preparedness tips to help keep homeowners and renters 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**

"Farmers Insurance®" and "Farmers®" are tradenames for a group of affiliated insurers providing insurance for automobiles, homes and small businesses and a wide range of other insurance and financial services and 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 more than 48,000 exclusive and independent agents and approximately 21,000 employees. Farmers Insurance Exchange®, the largest of the three primary insurance insurers that make up Farmers Insurance, is recognized as one of the largest U.S. companies on the 2016 Fortune 500 list.

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