

Nearly Two-Thirds of Freezing Pipes and Temperature Claims in Homes Occur Between December and February

Farmers Insurance® offers tips for homeowners to consider when preparing for La Niña-driven colder, snowier winter

WOODLAND HILLS, Calif., Dec. 8, 2016 /PRNewswire/ -- New data released today by Farmers Insurance® shows that homeowners in traditionally cold-weather states should be on high alert for the effects of "Old Man Winter's" colder weather.

The Farmers® Seasonal Smarts Digest, generated from Farmers homeowners claims data filed between 2013 and 2016, shows that 63 percent of claims related to frozen pipes, as well as 63 percent of claims due to freezing temperatures, occur between December and February. Furthermore, 41 percent of all ice dam claims occur during the same three months. Ice dams are a condition that generally occurs when a ridge of ice forms at the lower edge of a roof that prevents melting snow from draining properly and, in some cases, may create water backups causing water damage inside the home.

Homeowners, especially those in colder parts of the United States, should keep these issues top-of-mind heading into the winter despite the run of warmer-than-average winters in recent years. In fact, the 2015-2016 winter was warmest winter on record, according to the National Oceanic and Atmospheric Administration.¹ For Farmers, this run of warmer winters resulted in a 53-percent decrease in frozen pipe claims and an 82 percent decrease in extreme temperature claims between the 2013-2014 winter and last year's unseasonably warm winter. Ice dam claims also decreased significantly, with 57 percent fewer claims occurring last winter than the winter of 2013-2014.

"With snow, ice and freezing temperatures comes a lot of potential for home damage," said Paul Quinn, head of claims customer experience with Farmers Insurance. "While recent winters may have conditioned us to think that traditional winter issues like frozen pipes and ice damming are unlikely, experts are predicting a colder winter this year with heavy snowfall for many parts of the country. Homeowners need to properly prepare for the potential impact of lower temperatures and increased snowfall."²

Quinn recommends that homeowners in the colder parts of the country consider taking a few simple steps to help protect their home against the wicked winter elements this year, including:

- **Consider professional help.** Winter weather can be treacherous, so you may want to consider hiring a professional to handle some of the more potentially hazardous tasks, like clearing your roof post-storm or getting frozen pipes back up and running.
- **Look high—and low.** Before the stormy season sets in, check your roof as well as your foundation. On the roof, make sure gutters are clean and trim back any overhanging trees. Consider adding heating cables to the base of the roof, along the gutter, to help prevent build-up of snow and ice.
- **Keep your home properly ventilated.** Proper ventilation allows cold air into the attic, while the insulation seals heat in your living areas. This can help prevent warm air from melting ice on the roof, leading to possible damage.
- **Prep your foundation.** Ground frost or frozen soil can help prevent snowmelt from seeping into the ground—increasing the chance that all that water will run right into your house. Seal any cracks or gaps in your foundation before the snow hits to help prevent flooding and damage.
- **Don't forget the little places.** Sheds, balconies, and other outlying structures are often less sturdy than your house, making them more vulnerable to damage. Make sure they're cleared of heavy snow and ice, too.
- **Watch your water flow.** Frozen pipes generally occur in the areas of pipe with the most exterior exposure so keep an eye on the flow of water—slowed or fully stopped from any of the faucets in your house means you likely have a frozen pipe. In case of a frozen pipe, leave the faucet open and use a blow dryer to heat the supply line. Keep heating the pipe until a steady flow of water appears.
- **Unhook your garden hose.** Water can often remain in the hose and cause the pipe leading to the faucet to burst, which can cause problems the next time you turn the hose water on.
- **Be alert for house fires.** Nearly 10 percent of December home fires in 2015 occurred on Christmas Eve or Christmas, according to Farmers® data. Candles, faulty string lights, dry Christmas trees, and unattended kitchen burners can all pose fire risks. Keep candles at least a foot away from flammable materials, and move your tree out of the house before it starts to become brittle and dry.
- **Going out of town?** Keep your home warm enough to prevent pipes from freezing. Generally, that means setting the thermostat to at least 55 degrees or above.

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

safety and preparedness tips for you to consider 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 2016) 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.

For more information about Farmers Insurance, visit Farmers.com, Twitter and Instagram, @WeAreFarmers, or Facebook.com/FarmersInsurance.

¹ National Oceanic and Atmospheric Administration: <http://www.ncdc.noaa.gov/sotc/global/201602>

² Accuweather: <http://www.accuweather.com/en/weather-news/us-la-nina-forecast-fall-winter-2016-2017/58306249>

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