

Farmers Insurance® offers tips for homeowners to consider when preparing for warmer temperatures

Woodland Hills, CA (March 16, 2017) — New data released today by Farmers Insurance® shows that homeowners should be prepared for warmer spring temperatures to bring a mix of hazards, including hailstorms, tornadoes and sewer damage.

[The Farmers® Seasonal Smarts Digest](#), generated from Farmers homeowners claims data filed between 2013 and 2016, shows that 39 percent of all claims related to hail occur between March and May. Furthermore, the data shows hail claims are on the rise, with claims increasing on average by 12 percent since 2013.

In fact, there were nearly 5,500 major hail storms in 2015, with April and May alone producing 2,000 storms, according to the Insurance Information Institute.[footer note1](#) Farmers also found that, on average, more than 400 tornadoes occurred annually from 2014 to 2016, with May averaging the most, at nearly 250 tornadoes.[footer note2](#)

“March traditionally marks the onset of storm season in many parts of the country and that means everyone needs to be prepared,” said Paul Quinn, head of claims customer experience with Farmers Insurance. “Safety and preparedness should be in the forefront of everyone’s mind as they prepare for spring this year in addition to home preparation.

”Quinn recommends that homeowners in all parts of the country consider taking a few simple steps to help protect their homes against harsh hail and wind storms including:

- Prepare your home’s exterior. Take the time to reinforce roofs before storm season hits. Hurricane straps or clips can be installed to help secure the roof-to-wall connections.
- Secure your windows with storm shutters. Don’t have shutters? You can make do with soft protective coverings, like blankets, in your home away from windows. You can also use them to help shield yourself from any flying debris.
- Consider bringing outdoor items inside to protect them. If you can’t get them all inside remember to protect glass tables and secure lawn furniture/umbrellas and trash receptacles.
- Stay inside during a hailstorm, if possible. Try to stay away from skylights and doors. Close drapes, blinds or window shades to prevent the wind from blowing shattered window glass inside. Be sure your family is safe and don’t forget to bring pets inside, too.
- Keep materials on hand to cover any broken windows or other openings to your home. It’s important to keep wind and water out of these areas to prevent further storm damage.

In addition to hail, nearly 20 percent of claims due to wind or tornado damage occur in spring, as well as 17 percent of all water claims, which includes things like sewer and drain damage, which typically increases due to melting snow coupled with increased rain.

“Spring weather brings on more than just hail and can vary across the country,” explains Quinn. “Homeowners need to be prepared for the unexpected, like the potential for sewer and drain issues or even a late season snow which could lead to an ice dam.”

Other springtime preventive steps that Quinn suggests for homeowners include:

- Don’t neglect your roof gutters. You can minimize the potential for water damage or even ice dams by keeping your gutters free of clogs and debris, and repairing sections of gutters or downspouts that have come loose.
- Consider installing a sewer backflow valve. Designed to temporarily prevent return flow into a home from sewer lines, this valve can come in handy during periods of significant rainfall when the capacity of some sewers may be exceeded and a combination of storm water and wastewater could be released into your basement.
- Landscape with a purpose. Moisture-seeking trees, bushes and shrubs can infiltrate very small cracks in sewer pipes and, as their roots grow, can widen cracks and cause blockages. A plumber can intervene to get to the “root” cause.
- Keep an eye on your French drains. These drains are a great way to keep outside water from coming into your house. However, you need to make sure that your French drains aren’t connected to your sanitary sewer as the water from the drains can create sewer backups.

The complete Farmers Seasonal Smarts Digest, detailing spring'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>.

footer note¹Insurance Information Institute: <http://www.iii.org/fact-statistic/hail>

footer note²National Oceanic and Atmospheric

Administration: <http://www.spc.noaa.gov/climo/online/monthly/newm.html>

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 four-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.

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