

Farmers Insurance® Provides Tips to Help Prepare for Spring Weather National insurer group reminds Americans of common hazards that may arise each spring

WOODLAND HILLS, Calif., March 14, 2018 /PRNewswire/ -- April showers bring May flowers, or so the saying goes. However, according to the Spring 2018 Farmers Insurance® Seasonal Smarts Digests (available in their entirety at <https://www.farmers.com/news/seasonal-smarts/>), weather woes and other hazards don't fade away with Old Man Winter. Rather, the wind gusts and hail storms blow in potential troubles of their own.

Homeowners and drivers should keep an eye on the horizon for signs of approaching hail storms, as a majority of hail-related claims for both groups occur in the spring, according to the previous five years' worth of Farmers® historical claims data.

In fact, 58 percent of all comprehensive auto claims that are filed with Farmers due to hail damage occur between March and May. More than one-third (38 percent) of hail-related homeowners claims filed with Farmers occur in the same time period. Drivers should also be on the lookout for potential hazardous water situations, as 38 percent of all water- and flood-related comprehensive claims occur during the same three-month window each year.

Spring weather is among the most unpredictable Americans will experience all year, but there are certain proactive steps that can help mitigate damage in many situations. Jim Taylor, head of claims customer experience for Farmers Insurance notes, "Many of us are in the habit of spring cleaning our homes, and by adding a couple of simple home and auto maintenance practices to our to-do lists, we may help minimize potential weather hazards."

There's no action capable of fending off every challenge that blooms alongside those spring flowers, but there are practical tips to keep in mind as we head into the stormy months ahead. Drivers and homeowners should consider the following, according to Taylor:

On the Road

- **Park with care.** Hail never fails to make an impact in the spring. If you don't live or work in areas with a garage, consider parking near large buildings or under secure structures that provide some shelter if there's even a hint of hail in the forecast. Alternatively, you can purchase a car blanket designed to protect your car from hail or similar cover if you're short on options for covered parking.
- **Be flexible.** If severe weather is in the forecast, consider making use of public transportation options, or call a ride share or taxi service for door-to-door transit — whatever alternative you choose, make sure to park your vehicle in a secure, covered location to help prevent damage.
- **Watch out for water features.** Whether the result of snowmelt or a healthy rainstorm, water can accumulate quickly and creates numerous risks for drivers, including the potential to encounter downed power lines with an active electrical charge, according to the National Oceanic and Atmospheric Administration. If you're heading downhill, pay close attention to any standing water that waits ahead because it might be deeper than it appears.
- **When in doubt, take another route.** Take this same caution with you on every route and know when you may find yourself near a drainage channel or underpass, where flash flooding can occur at any time. If you have reason to think you might encounter a problem, make a detour.
- **Beware the potholes.** Potholes can crop up in no time and can be easily concealed by water following a storm. Slow down to give yourself time to identify and avoid these potentially dangerous little craters.

At Home

- **Look after the lightweights.** If heavy wind is in the forecast, bring lawn furniture, plants and other small or lightweight items inside. Secure larger items and take an inventory of your possessions.
- **Batten down the hatches.** If you have storm shutters, use them! If you don't, consider protecting your windows with plywood panels.
- **Clear out those gutters.** Clogged gutters are basically a shortcut to water damage, especially if you live in an area that experiences significant temperature changes in the spring. Clear gutters can reduce the risk of overflow and ice dams. Likewise, you're more likely to notice loose sections and make simple repairs before further damage necessitates further repair.
- **Pay attention to your foundation.** Overtime, the soil around homes tends to settle and exposes foundations to rainwater and potential seepage. Check your foundation for any potential points of weakness, including cracks and worn floor slabs, and water seal your basement to prevent seepage. Additionally, make sure your soil grade allows water to drain away from your home, and whenever possible, remove snow near your exterior foundation before it has a chance to melt.

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proud to serve more than 10 million households with over 19 million individual policies nationally 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 insurers that are part of the Farmers Insurance Group of Companies®, is recognized as one of the largest U.S. companies on the 2017 Fortune 500 list.

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

Contact:	Media Relations
	818-965-0007
	mediarelations@farmersinsurance.com

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