

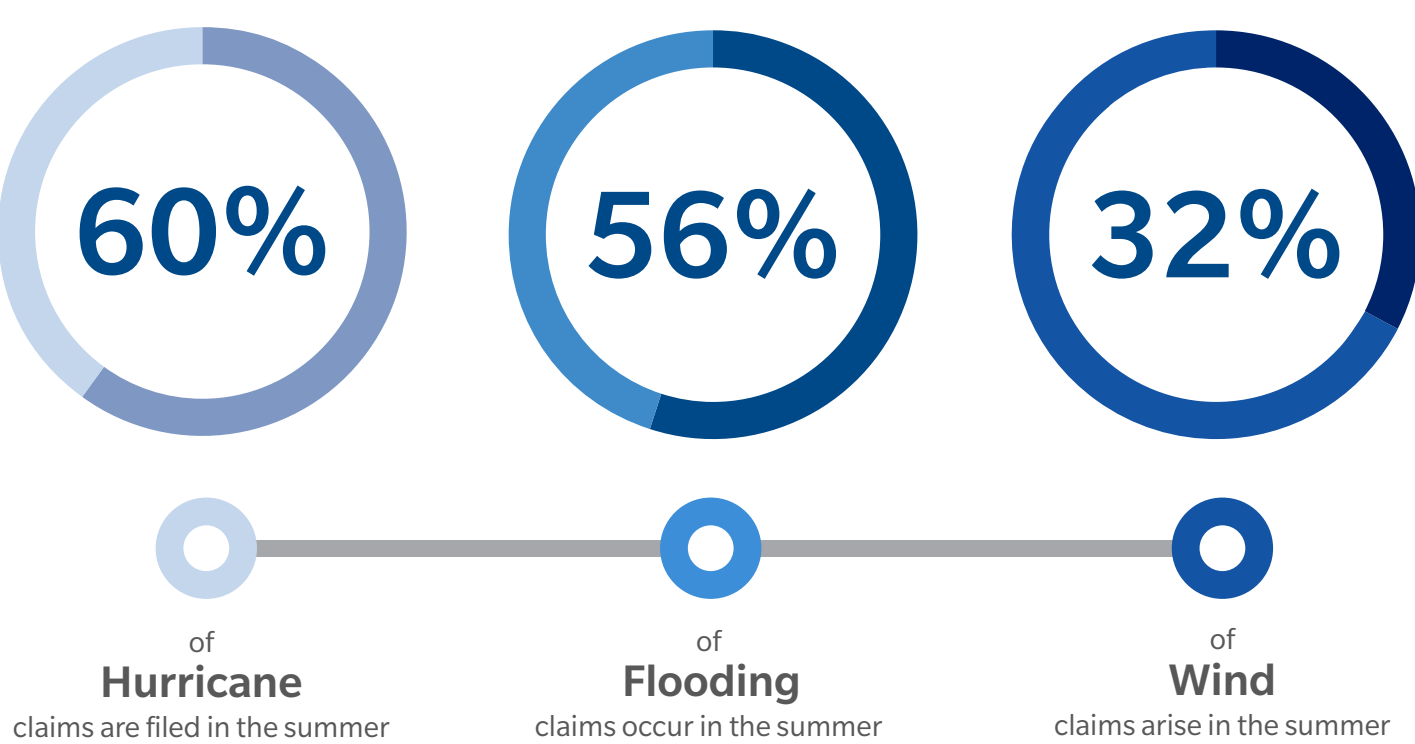
# SEASONAL SMARTS DIGEST

On the road edition: Summer 2019



## TOP HAZARDS

Farmers Insurance® identified three important seasonal hazards for drivers to be aware of between the months of June and August based on national Farmers® claims data over the past five years.<sup>1</sup>



### We Know From Experience

Auto coverage usually doesn't cover items that are not normally kept in cars, like jewelry, clothing and accessories. Of course, these are exactly the items you may pack in your car if you happen to be planning a road trip this summer. Before you set off, speak with your Farmers agent about what is or is not covered under your auto policy.

## HERE COMES THE SUN — AND THE RAIN

Summer is here and for many, that means taking to the open road for some fun in the sun. But along with sunshine, there's also plenty of stormy weather between June and August. In fact, drivers are generally more likely to feel the impact of hurricanes, floods and tornadoes during those months than at any other time of the year. The intense summer storms often bring significant amounts of water, which can be accompanied by powerful winds, adding the dangers of downed trees and power lines to the list of hazards drivers may face. Smart drivers should consider having a checklist of what to do in a worst-case scenario before getting behind the wheel, whether you're running errands across town or crisscrossing the country on a summer vacation.



### Steer clear of the water

Just six inches of water will reach the bottom of most passenger cars, causing loss of control and potential stalling, according to FEMA. Why does this matter? Because more than one-third (35%) of Americans said they were comfortable driving their vehicles through six inches of water, which doesn't even account for the potential to encounter additional hazards, like downed power lines with active electrical charges hidden by flood water.\*



### Watch where you park

It may sound simple but it's worth reiterating that you should avoid parking under or near anything that may break or blow into your car when a storm hits. Tree branches might be the most obvious, but other hazards that could fall or move during a wind event, such as lampposts, rolling dumpsters and power lines, should also be taken into consideration.



### When the wind hits

Should you find yourself stuck on the road with a tornado approaching, consider finding an area lower than the roadway where you can safely lie down and cover your head with your hands until the storm passes. If you can't safely get lower than the roadway, your last resort is to stay in the car with your seat belt on. Keep your head down and below the windows, and cover yourself with a blanket, if possible, to minimize the potential for injury from broken windows.



### When in doubt, re-route

Know where you are at all times and understand if you're driving (or even parking) near drainage channels, underpasses or similar areas where flash flooding can occur at any time. And with tornadoes – a major summer threat – you should also beware of stopping under an overpass or bridge, because tornadic winds are channeled under overpasses and can carry dangerous debris, increasing the chances of damaging or even carrying off your vehicle.

The information contained in this document is provided for general informational purposes only. The information is not meant as professional or expert advice, and any reliance you place on such information is therefore strictly at your own risk. Always consult with a licensed insurance professional for insurance coverage information and selection.

<sup>1</sup> Percentages are based on data obtained from claims filed with Farmers in each state between June and August from 2013 to 2018.

\* About the Data: The Farmers Insurance Seasonal Smarts Digest includes data from a CARAVAN survey conducted by Engine among a sample of 1,004 adults comprising 501 men and 503 women 18 years of age and older, which was fielded between February 25-27, 2019.