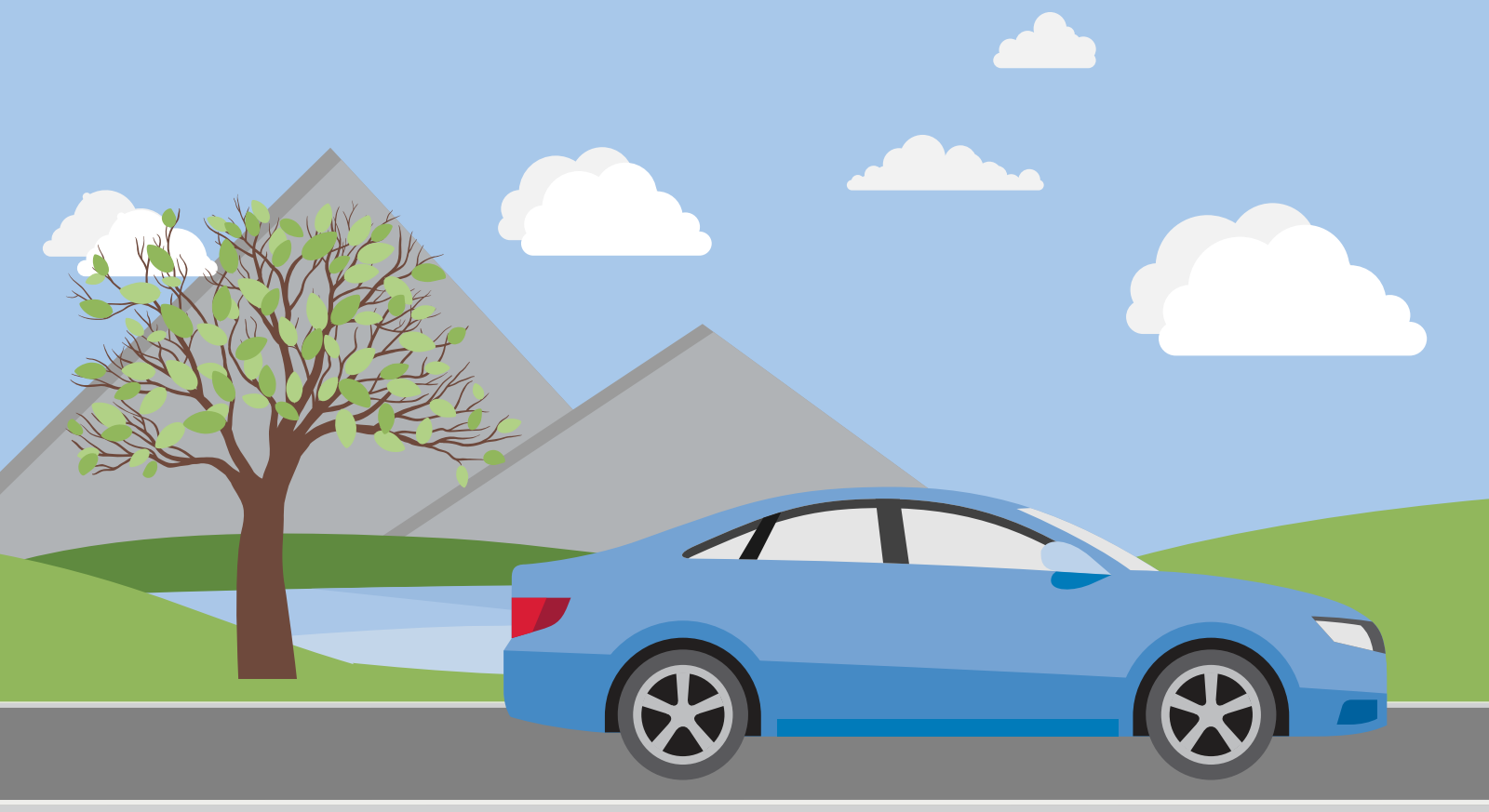


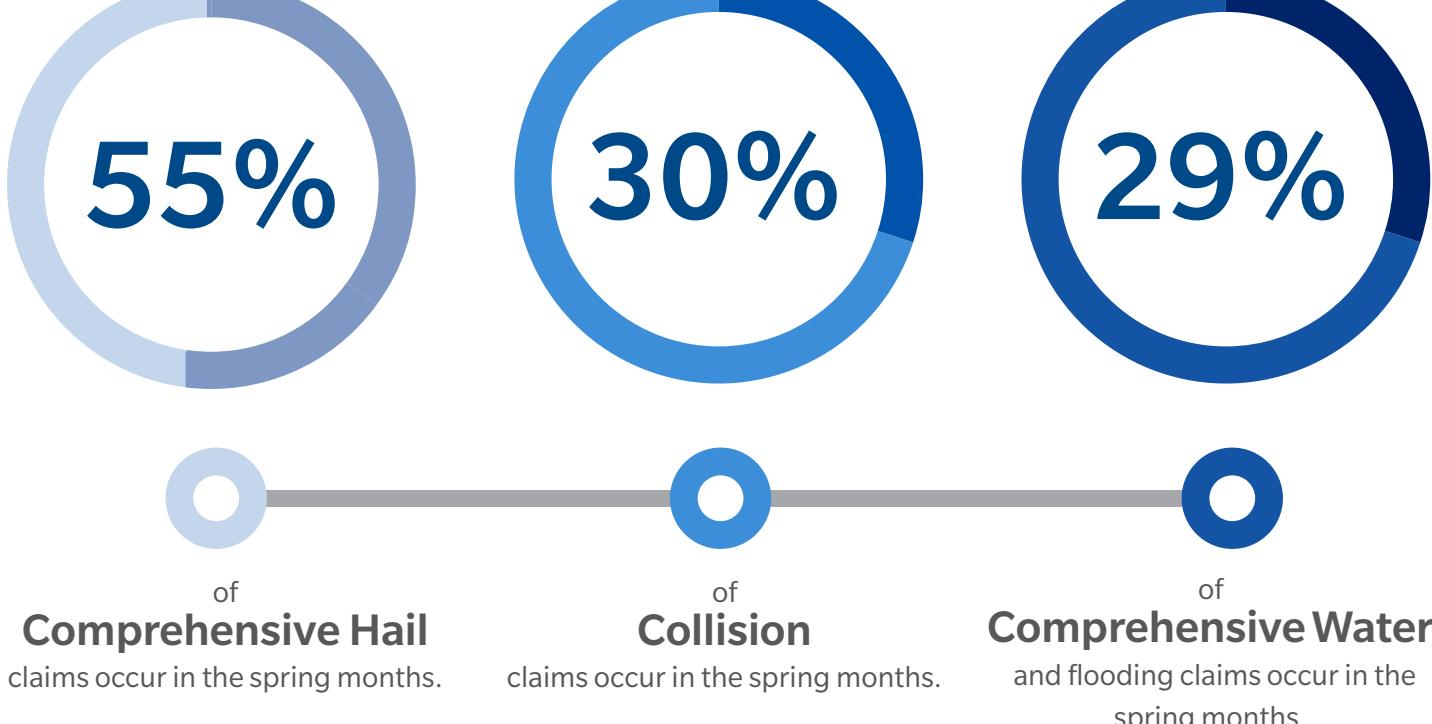
SEASONAL SMARTS DIGEST

On the road edition: Spring 2019



TOP HAZARDS

Farmers Insurance® identified three important seasonal hazards for drivers to be aware of between March and May, based on national Farmers® claims data over the last six years.¹

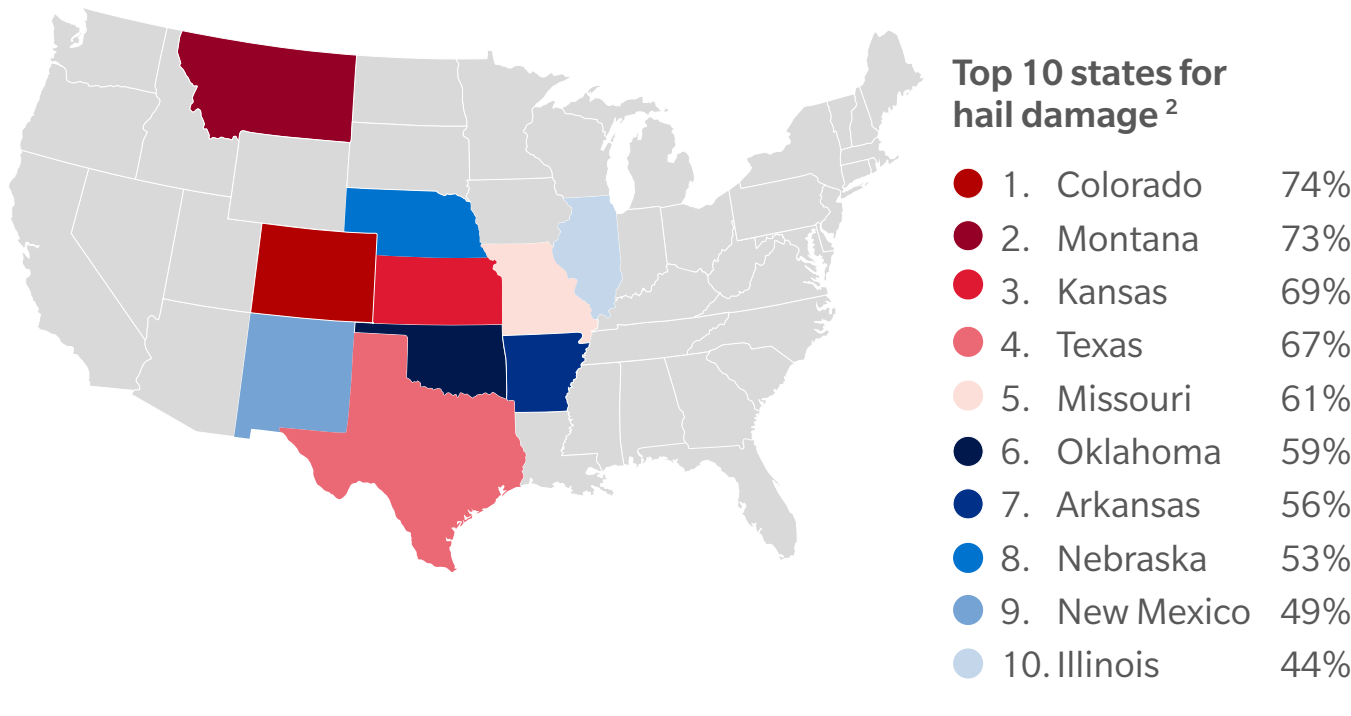


Did you know?

35% of surveyed drivers say they're comfortable driving through 6 inches of water.*

OH HAIL, NO!

It could be a hail of a spring for the following states, where hail is the top reason for comprehensive auto claims filed with Farmers Insurance during spring months:



We Know From Experience

Spring comes with the promise of relief from winter weather, but even the arrival of flowers is no promise that certain areas of the country won't still experience freezing temperatures.

For drivers, that can mean freezing rain and even heavy spring snow to navigate, so you may not want to stash those snow tires too soon.

MELT THE WORRIES AWAY

After temperatures ease up, melting ice, snow, and all of those spring showers have the potential to create flooding conditions. And that's not to mention the hailstorms and fresh potholes you may encounter. So what can you do to stay safe on spring roads? Staying alert is standard practice of course, and we have a few other tips to consider and keep in mind during the coming months.



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 may provide some shelter if there's even a hint of hail in the forecast. Alternatively, you can purchase a car blanket designed to help 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.



Try paintless repair.

No matter how cautious you are, there is no controlling Mother Nature. If you find yourself (or just your vehicle) caught in a hailstorm, you may benefit from paintless dent repair.



Call it quits.

If you find yourself caught in a severe storm while on the road, be it wind, hail, rain or otherwise, consider making a stop to wait it out. Look for a safe opportunity to pull into a parking lot, or a safe distance from the main road, and remain in your car until the worst is over and visibility returns.



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, it might be deeper than it appears.



When in doubt, take another route.

Due to the potential hazards caused by flooded roads, take caution 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.

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¹ Based on historical data from auto claims filed with Farmers nationally between 2013 and 2018.

² Percentages are based on data obtained from comprehensive auto claims, which result from a specific cause of loss, filed with Farmers in each state in the second quarter of the year 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.