



# SEASONAL SMARTS DIGEST

## AT HOME

October – December 2015



# WELCOME TO THE FARMERS INSURANCE SEASONAL SMARTS DIGEST!

The digest uses the last two years' of actual home-related claims<sup>1</sup> from around the country to highlight each season's common dangers and provide suggestions to help reduce homeowners' risk.

The Farmers Insurance Seasonal Smarts Digest has two important missions:

- What to **Look Out** for this season — The insurance industry relies heavily on history to predict the future. The digest captures and ranks the season's most common hazards and the states in which those hazards are most likely to occur.
- What to **Think About** in addressing and helping prevent dangers — Delivering on a commitment to proactively make Farmers customers "smarter" about insurance, we've gathered content from several well-known resources for straightforward and practical application at home.

## Holiday Season

Fall can mean the onset of dicey weather. According to the [Insurance Information Institute \(III\)](#), winter storms caused an estimated \$2.3 billion in insured losses in 2014. Snow and ice are typical culprits of home claims during fall and early winter, but fire, theft, water and cold temperatures can also pose threats. Claims for fire damage are common in the fall and winter months, and falling temperatures mean greater risk of frozen pipes. Nearly a quarter of all claims for frozen pipes occur between October and December.

## Insurance Terms You Don't Know?

You will see some common insurance terms used throughout this report. If you're not familiar with these terms, Farmers has an easy-to-use Glossary of Terms at <http://www.farmers.com/glossary.html>.

### Did you know?

The costliest winter storm on record for damages was the Blizzard of 1993, which produced \$5 billion in [losses](#).

Roughly 25 million to 30 million real Christmas trees are sold in the United States every year, according to the [National Christmas Tree Association](#).

The day with the shortest amount of sunshine per year is the [winter solstice](#), which typically occurs on December 21 or 22.



# AT HOME

## Look Out!

The holidays and the onset of cold weather can boost threats caused by freezing temperatures, theft and vandalism, water, fire and smoke in October, November and December.

## Think About!

Since 1928, Farmers has been committed to helping customers plan for the unexpected. We've highlighted five common dangers and five important pieces of information for each to help homeowners stay safe this season.

## Top 5 Holiday Homeowners Claims



**FREEZING  
TEMPERATURES**



**FIRE**



**THEFT**



**WATER**



**SMOKE  
DAMAGE**

Based on Farmers Insurance claims data from October to December 2013 and 2014. Percentages based on all fourth quarter homeowners claims nationwide.<sup>2</sup>





## Freezing Temperatures

In certain regions of the United States, such as the Midwest and upper Northeast, freezing temperatures can wreak havoc on your home's plumbing and drainage systems. More than 93 percent of claims related to frozen pipes occur during the fourth and first quarters each year.<sup>2</sup> Taking a few proactive steps can help prevent burst pipes, damaging ice dams and other hazards. Consider these tips to help keep your home warm and dry:

- Help prevent frozen pipes by setting your heat no lower than 55 degrees.
- Unhook your garden hoses before cold weather starts to keep them from freezing.
- Consider replacing the weather stripping on exterior doors to prevent cold air from entering the house. This can help protect against freezing and can also lower your heating bills.
- Don't have insulated windows? Get a window insulation kit to provide an extra buffer against cold outside air.
- If you have ceiling fans, run them in reverse to pull warm air back down into your living space. Remember: clockwise to warm and counterclockwise to cool.



### Farmers Smart Tips

During periods of extremely low temperatures, allow for a steady drip of water from your faucet to avoid frozen pipes or ruptures.

Is your house prone to ice dams—a ridge of ice at the edge of your roof that prevents melting snow and water from properly draining—or frozen pipes? Heating cables can be purchased for exposed exterior piping as well as gutters to help prevent freezing. Can't find heating cables? Fill pantyhose with rock salt and set them in the gutter to prevent water and snow from freezing there. Just be sure to remove when the weather has cleared.

## Top 5 States for Freezing Temperature Claims



California



Oregon



Washington



Colorado



Utah

## Fire

Fall and early winter, especially during the holidays, can present fire dangers for homeowners. According to the [National Fire Protection Association \(NFPA\)](#), U.S. fire departments respond to an average of 230 home fires caused by Christmas trees every year, resulting in about \$18.3 million in property damage annually. This information can help keep your home safe:

- Dry trees catch fire more easily, so if you're celebrating Christmas with a real tree, be sure to water it daily. Fresh trees may require up to a gallon of water a day.
- Don't overload outlets. In the fall and winter, you're likely searching for places to plug in holiday lights, space heaters and other electronics. Too many items in one outlet, however, can result in tripping your circuit breaker, or worse, causing a full-blown fire. Unplug items you're not using and try to spread your electrical load across multiple outlets and circuits.
- Spraying your tree—and the items around it—with a flame retardant can add an extra measure of protection.
- Lights on the outside of your house can also present dangers. An [NFPA study](#) found that electrical failures and malfunctions caused 64 percent of light-related fires. Be sure to decorate with well-rated lights that are meant for outdoor use.
- If you're bringing out candles for holiday dinner parties or celebrations, use caution when lighting them and never leave a candle burning unsupervised. Always keep candles at least 12 inches from anything that can burn.



### Farmers Smart Tips

**When you bring the tree home, cut an inch or so from the bottom, so the water you provide is absorbed by a fresh trunk and not one that's been sapped over.**

**Consider hiring someone to decorate your house this year. An NFPA study found that roughly 5,800 injuries related to falls occur while holiday decorating every year.**

**Always keep your tree at least three feet from any heat source, including furnace vents, fireplaces and candles. A heat source too close to the Christmas tree is the cause of one in six tree-related fires, according to the Federal Emergency Management Agency.**

## Top 5 States for Fire Claims



California



Texas



Washington



Oregon



Michigan

Based on Farmers Insurance claims data from October to December 2013 and 2014. Percentages based on all fourth quarter auto claims nationwide excluding glass-related claims.





## Theft

Between vacations and expensive gift purchases, the holidays offer plenty of opportunities for thieves. Roughly a quarter of all claims for on- and off-premise<sup>1</sup> theft occur between the months of October and December. Protect your home and your belongings with these tips:

- Discarded boxes from televisions, computers and other expensive items can be an automatic tip-off for thieves. Break boxes down into small pieces and discard them in non-clear trash bags or put them at the bottom of your recycling bin.
- When you leave in the evening, alternate the lights you leave on in the house. If the living room light is always on when you're gone, thieves will take notice.
- Have sliding doors? A metal security bar or piece of wood in the bottom track can help keep intruders out.
- Outside lighting, including landscape lights and motion lights strategically mounted around your home, is a great deterrent to thieves and vandals. Most hardware stores even sell solar-powered motion lights that are easy and quick to install.
- Hiding presents in the garage or shed? Make sure their doors are fitted with secure locks, and always remember to keep your main garage door closed.

## Top 5 States for Theft Claims



California



Texas



Washington



Arizona



Oregon



### Farmers Smart Tips

**Don't put your trash or recycling out until the morning of your pick-up. In most states, once your trash is on a public easement, it's open to the public—and snooping thieves.**

**Outdoor talking décor, like singing reindeer heads and noisy ghosts, is popular at Halloween and Christmas—and it's also an excellent theft deterrent. It may sound silly, but when these items are placed, for example, near your front door, they can be just the thing to scare off a potential intruder.**

**Take photos of high-ticket items right away and keep all your receipts to maintain a record of ownership in case your items are stolen.**

## Water

Water damage and freezing account for more than 20 percent<sup>1</sup> of all homeowners claims in the winter season, according to Farmers data. Taking preventative measures now can help you avoid winter water damage:

- Clean out your gutters before storm season sets in. This allows snow to drain properly and prevents ice dams, which can cause roof leaks.
- Before the first freeze, blow out your sprinkler system. This prevents water from freezing in the pipes and causing them to burst.
- Check out your chimney: cracks and improper flashing can allow for water intrusion. Make repairs and seal gaps before snowstorms hit.
- Water can come through your windows, too. Seal gaps and cracks around your window frames to prevent leaks.
- Adding heat tape or insulation to exposed outdoor pipes can help prevent bursts caused by cold winter temperatures.



### Farmers Smart Tips

**Don't forget to clean off the roof itself. Remove any pine needles or leaves caught in the valleys to promote proper drainage.**

**Improper flashing around skylights can let water leak into your roof and attic. Check for cracks, and caulk where necessary to reduce the likelihood of leaks.**

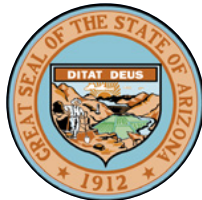
## Top 5 States for Water Claims



California



Texas



Arizona



Washington



Oregon

Based on Farmers Insurance claims data from October to December 2013 and 2014. Percentages based on all fourth quarter auto claims nationwide excluding glass-related claims.



## Smoke Damage

Whether contained in your fireplace or accidentally sparked in the kitchen, fires produce smoke and fumes that can cause costly damage to your property and adversely affect your family's health. Nearly 1/2 percent of smoke-related<sup>1</sup> claims occur during the winter months of the fourth and first quarters each year. Consider this advice before winter warming season sets in:

- Make sure you have smoke alarms installed on every floor of your house, and test the batteries regularly.
- Have your fireplace and flue cleaned before you light the first fire of the season. This eliminates creosote buildup and allows fires to burn more cleanly.
- When building a fire, use wood that's completely dry. Using wet or damp wood creates smokier fires.
- Have a habit of leaving food or pans in the oven? Always check your oven before preheating to avoid burning anything you left behind.
- Never burn trash in your fireplace or wood-burning stove. This can lead to chimney fires, which produce large amounts of smoke and are difficult to put out.



### Farmers Smart Tips

Recently purchase a house with a fireplace or wood-burning stove? Have a professional inspect it before use to make sure everything's in working order.

Always check to make sure your dampers are open before starting a fire.

## Top 5 States for Smoke Damage Claims



California



Texas



Washington



Oregon



Michigan

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<sup>1</sup>Based on Farmers Insurance claims data from October to December 2013 and 2014. Percentages based on all fourth quarter homeowners claims nationwide.

<sup>2</sup>This digest is for information purposes only and provides general tips. Always consult with a licensed insurance professional for insurance coverage information and selection.