



# SEASONAL SMARTS DIGEST

## AT HOME

July – September 2015



# WELCOME TO THE FARMERS INSURANCE SEASONAL SMARTS DIGEST!

Welcome to the Farmers Insurance<sup>SM</sup> Seasonal Smarts Digest. The digest uses the last two years' worth of actual claims from homes around the country to highlight each season's most common dangers and provide suggestions to 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 Farmers Insurance Seasonal Smarts 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 making Farmers customers "smarter" about insurance, we've curated content from several well-known resources for straightforward and practical application at home.

## Summer

Summer might seem like a dry season, but hurricanes, tornados and heavy rains in many portions of the country make water claims rise with the mercury in summer months. In fact, the United States sees its [highest average rainfall](#) of the year during the summer months, receiving an average of nearly 10 inches of water. It's no wonder that nearly one-third of the homeowners claims filed in the third quarters of 2013 and 2014 were related to damage caused by water.

## 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 [South Atlantic Coast](#) receives an average of 15.6 inches of rain, 163 percent of the U.S. average in the third quarter. The Pacific Coast, however, only receives an average of 1.3 inches, 14 percent of the U.S. average.

According to the [National Oceanic and Atmospheric Administration \(NOAA\)](#), rainfall during some hurricanes has been recorded at six inches an hour.



# AT HOME

## Look Out!

While water is again a leading cause of homeowners insurance claims, during the summer months there are plenty of other seasonal threats homeowners should watch out for. Fire, theft—both on-premise and off-premise—and liability claims all rise with the mercury in July, August and September.

## Think About!

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

## Top 5 Claims that Rise with the Mercury



Water



Fire



Theft & Vandalism



Liability



Off-Premise Theft

\*Based on Farmers Insurance claims data from July to September 2013 and 2014. Percentages represent the portion of a state's third-quarter homeowners claims resulting from a specific cause of loss.



## At Home – Water

During the summer, claims from water damage remain the top cause of loss with nearly 32 percent of overall claims resulting from water. Water intrusion can occur due to storms, ill placed sprinklers or, surprisingly, warm weather and drought conditions. The following information can help keep your home dry this summer:

- High temperatures paired with drought may cause the soil around foundations to contract, which may result in foundations sinking and [possibly cracking](#). The gap between the soil and foundation also creates a sort of gutter, which can fill with water when storms hit and, as the soil expands, push storm water into the home through foundation cracks.
- Flash floods are dangerous and can move quickly. The [Insurance Institute for Business and Home Safety](#) (IBHS) advises that, if there is any possibility of a flash flood, move immediately to higher ground but do not walk or drive through moving water.
- Heading out of town for an extended period of time? Consider shutting off the water for things like your washing machine or dishwasher before you go. This can help prevent unpleasant surprises when you return home.
- Before storm season starts is the best time to locate and seal any gaps or cracks in outside walls, according to the [IBHS](#). Waterproof caulk applied to exterior cracks and gaps can prevent thousands of dollars in water damage.
- Cooking grease, if poured down a kitchen drain, can congeal and create serious damage. Instead, pour grease into an empty can, wait until it hardens and dispose of it in the trashcan to avoid potential pipe blockage.



### Farmers Smart Tips

**Flooding isn't exclusive to coastal communities or locations near major bodies of water. In fact, all 50 states have experienced floods or flash floods in the [last five years](#).**

**Keep a close eye on your water bill. If it starts to increase or you get one that's uncommonly high, it's a good sign that you may have a leak somewhere in the house.**

## Top 5 States for Water Claims



California



Texas



Arizona



Washington



Colorado

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## At Home – Liability

Summertime barbecues and pool parties bring lots of guests into your home—and can increase the chances of an accident occurring. According to Farmers data, liability claims increase during summer months by as much as 10 percent compared to the rest of the year. Keep your guests and your property safe with the following information:

- As part of your pre-party planning, make sure things like porches, steps and sidewalks—especially near pools—are in good repair to prevent trips and falls.
- Make sure the inside of your home is guest-friendly as well. Check for loose rugs or handrails, and move items like coffee tables out of public areas. This can prevent tripping and other injuries inside your home.
- Practice constant, adult supervision around any body of water, including pools and spas. According to the [CDC](#), there are more than 3,500 drownings in the United States each year, with more than one out of five victims being a child 14 years old or younger.
- If you have an above ground pool, be sure to complete a maintenance check before opening it for the summer. If a pool bursts and the water runs into a neighbor's yard, it could cause serious damage to their home or basement, leaving you responsible for repair costs.
- Serving alcohol? Be sure your guests have an alternate way to get home if they decide to partake. According to [III](#), 37 states have enacted laws or have case law that permits social hosts who serve liquor to people who subsequently are involved in crashes to be held liable for any damage, injury or death.



### Farmers Smart Tips

**Check all swings, slides, playhouses and other structures for sharp objects, popped out nails, rusty metal pieces, breaks or weakened support pieces.**

**Keep a first-aid kit handy for minor cuts and bruises. If there is any question about the severity of an injury, call 9-1-1.**

**Installing an additional fence and gate around the pool can prevent accidents involving children or small animals falling into the water.**

**When hosting a party, take guests' keys at the door and work with local taxis or ride-share organizations to provide a discounted rate for a ride home. Set up carpools the next day to get everyone back to their vehicle when they are sober.**

## Top 5 States for Liability Claims



California



Texas



Colorado



Washington



Illinois

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## At Home – Fire

Summer months mean more backyard grills are in use. Farmers data shows an increase in fires caused by grills throughout the summer months. To keep you and your property safe while cooking, consider the following tips:

- Make sure the grill is located in the proper area. Operate your grill on a level surface, away from any structure, landscaping or debris. Grills too close to a structure can flare up, catching the building or landscaping on fire.
- If you use a gas grill, be sure to conduct a maintenance check before turning it on. Check and tighten all major connection points and watch for leaks.
- A clean grill is a safer grill. Keep your grill clean by removing grease or fat buildup from the grill grate and in the trays below the grill.
- Cooking with charcoal? Never add charcoal starter fluid when coals or kindling have already been ignited, and never use any flammable or combustible liquid other than charcoal starter fluid to get the fire going.
- Do you use Tiki torches to light your yard and ward off insects? If using freestanding Tiki torches, set the torches in less traveled areas so they are not knocked over. Secure the torches adequately and follow all manufacturers' guidelines. Monitor the flames and keep them away from trees or other flammable items. Most torches have an attached cap to extinguish the flame, do not remove the cap, use it to put out the flame vs. blowing on the torch.

## Top 5 States for Fire Claims



California



Texas



Washington



Oregon



Illinois



### Farmers Smart Tips

**Do you have vinyl siding? Be sure to keep your grill far enough away that the heat doesn't reach the siding. A warm or hot grill can melt and seriously damage the siding on your home.**

**To check a gas grill hose for potential leaks: turn the tank on and apply a light soap and water solution to the hose with a brush or spray bottle. Bubbles will appear around any leaky areas, which should be repaired by a professional.**

**Always have a fire extinguisher readily available during an outdoor BBQ.**

**Never extinguish a Tiki torch with water. The water can spread the torch oil without extinguishing the fire.**



## At Home – Theft & Vandalism

According to Farmers data, home theft and vandalism claims increase approximately 7 percent during the summer compared to all other quarters, when so many homeowners take off for family vacations and weekends spent camping or at the beach. To protect your home from summertime thieves, consider the following information:

- Personal information is just as likely to be stolen as jewelry or electronics. Store important documents, like passports, birth certificates and tax returns in a fireproof safe or safe deposit boxes.
- Don't advertise your absence. While summer travel makes for great pictures for Facebook, Twitter or Instagram, avoid posting anything until you get home. This reduces the possibility of a burglar intercepting the message and breaking into your home while you're enjoying vacation.
- Setting electronics and lights on a timer can give the appearance of an active house when no one's home. Connected home apps can be used to turn electronics on and off — and deter potential burglars — at the touch of a button.
- Strategic landscaping, like sharp plants or bushes beneath windows, can make it more difficult for a thief to break in.
- Outside lighting, including landscape lights and motion lights strategically mounted around your home, are a great deterrent to thieves and vandals. Most hardware stores even sell solar-powered motion lights that are easy and quick to install.



### Farmers Smart Tip

Going away for a week or more? Ask the post office to hold your mail until you return and suspend your newspaper delivery. Both processes are simple, easy and free.

## Top 5 States for Theft & Vandalism Claims



California



Texas



Washington



Arizona



Nevada

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## At Home – Off-Premise Theft

Planning to go on vacation this summer and taking your laptop, jewelry and other valuables with you? Causes of loss due to off-premise theft—theft of your items while you are away from home—increase 5-7 percent in those months when more people tend to go on vacation, according to Farmers data. Consider the following to help protect your property while you're out and about this summer:

- When staying at a hotel, use the safe provided to lock up any articles you won't be taking out with you during the day. Anything that does not fit in the safe but won't be coming with you should be tucked away in a suitcase or under clothing in a drawer.
- Backpacks and camera cases are easy targets for thieves when you are out and about. Never set down a backpack, purse or camera case and walk away from it, especially in areas heavily visited by tourists. It only takes a second for someone to grab the item and be far away before you even notice.
- Going to the beach? Taking a wallet? Consider purchasing a personal portable safe to take with you. These safes can deter a thief by making your items difficult to steal. Many are also waterproof and can protect your phone and other items from water damage.
- Thieves often work in teams. Beware of strangers attempting to distract you; their partner could be attempting to pickpocket you.
- Be cautious when gathering your bags at an airport or train station. Anyone authorized to help you with these items should have appropriate identification. If they don't, they could be trying to steal your belongings.



### Farmers Smart Tips

**Housekeeping staff at hotels will often prop open the door to your room so they can easily walk in and out while cleaning. Should they walk away, even for a moment, any visible valuables become an easy target for a passerby.**

**Try to blend in. Prepare your route and be familiar with the area before heading out. Tourists wearing fanny packs or juggling their phone while looking at directions stick out as easy targets.**

**Watch for signs like "Pickpockets About," which are often posted by thieves themselves. They wait for people to read the sign and then watch where their hands go. Typically, the unsuspecting victims will reach for the area where they have their most valuable item, such as a necklace, bracelet, or wallet. The thieves then know exactly what steps to take and what item to steal.**

**While you are traveling, your homeowners or renters policy may provide coverage for your belongings. Report any lost or stolen items as soon as possible to your Farmers agent.**

## Top 5 States for Off-Premise Theft Claims



California



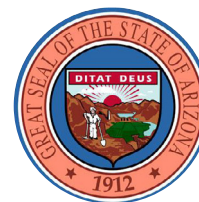
Washington



Oregon



Colorado



Arizona

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