



SEASONAL SMARTS DIGEST

Pet edition: Spring 2017

The special pet edition of the Farmers Insurance® Seasonal Smarts Digest uses the last two years' worth of information provided by Pets Best, a trusted leader in pet insurance, to highlight some common seasonal dangers for pets.

The Seasonal Smarts Digest aims to educate you about:

What to look out for this season: The insurance industry relies heavily on history to predict the future. This Farmers digest highlights some of the more common seasonal hazards nationally, and demonstrates how regional differences across the country can affect the hazards pet owners might face this spring.

In the spring, the weather warms and pets start spending more time outside. With the warm weather, plants, trees and flowers start thriving as well. Here are some seasonal hazards to look out for this spring.

This digest is for information purposes only and provides general tips.
Always consult with a licensed insurance professional for insurance coverage information and selection.
Pet insurance coverage offered and administered by Pets Best Insurance Services, LLC is underwritten by Independence American Insurance Company.





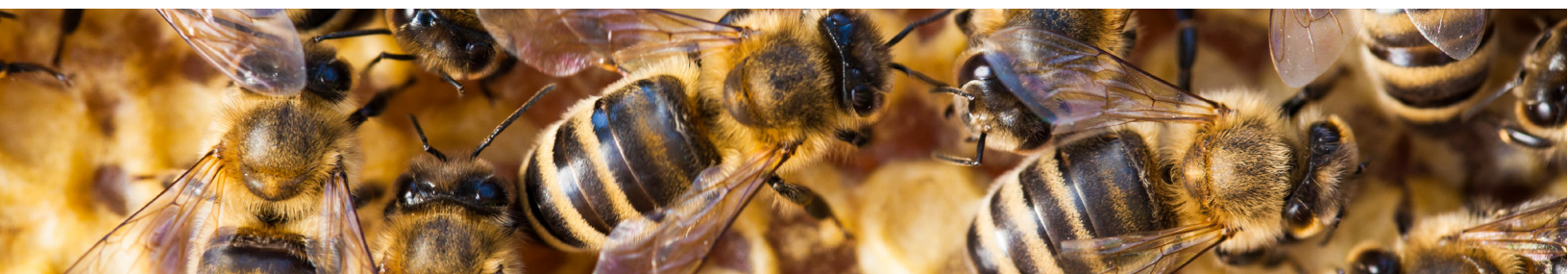
FOXTAILS

Certain plants, such as foxtails (also known as cheat grass) get stuck in pet's paws, ears and throats and can wreak havoc on pets. A foxtail getting lodged anywhere in a pet's body is called a foreign object (or a foreign body) claim.

Foxtails caused over 21% of all foreign object claims during the spring. More specifically, Foxtails were the cause of 47.8% of all ear and nose foreign object claims.¹

Example claim:

A foxtail was lodged in the tonsil of a 5 year-old Rhodesian Ridgeback dog in the spring of 2016. The resulting claim for his veterinary bill was over \$547.



INSECT BITES AND STINGS

A bee sting may seem benign on a pet, but did you know some pets could have an anaphylactic allergic reaction to bee stings, just like humans can?

Bee stings represent 50% of all spring insect sting/bite claims; Spider bites were 10.5%.¹

Example claim:

A bee stung a one-year-old Pug dog in the spring of 2016 and the resulting claim for his veterinary bill was over \$780.



FERTILIZER

Fertilizer can be very dangerous for pets. Claims related to fertilizer ingestion are 6x more likely in the spring.¹

Example claim:

Fertilizer caused a 10 year-old Basset Hound to get sick in the spring of 2016. The resulting claim for her veterinary bill was over \$529.

¹ Based on 2014-2016 Pets Best claims data. Spring months considered Feb-May.
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