



SEASONAL SMARTS DIGEST

At home edition: Summer 2017

Using this digest

This digest uses the previous four years' worth of actual claims data from homes* around the country to highlight some of each season's common dangers and provide suggestions to help homeowners reduce their risk.

Unsure of some insurance terms? You may 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: farmers.com/glossary.html.

Make a splash

Summer is a great time to hit the pool! Farmers Insurance® identified three important seasonal hazards for homeowners to be aware of between June and August based on claims data over the last four years.*

The two goals of this digest:

- 1. Show you 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 can affect hazards.
- 2. Help prevent seasonal dangers:** We've gathered content from several resources for straightforward and practical application to help homeowners so they can prepare for this season's hazards.



Water – 25%¹

- ◆ Average water loss remained consistent over the previous four-year period.



Hail – 22%¹

- ▼ 2016 is 2-3% lower than the average for 2013 - 2015



Wind – 19%¹

- ◆ 2016 consistent with the previous three-year average

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

* Based on Farmers claims data from 2013 to 2016.

¹ Percentage of these claims that occur between June and August, based on Farmers claims data from 2013 to 2016.



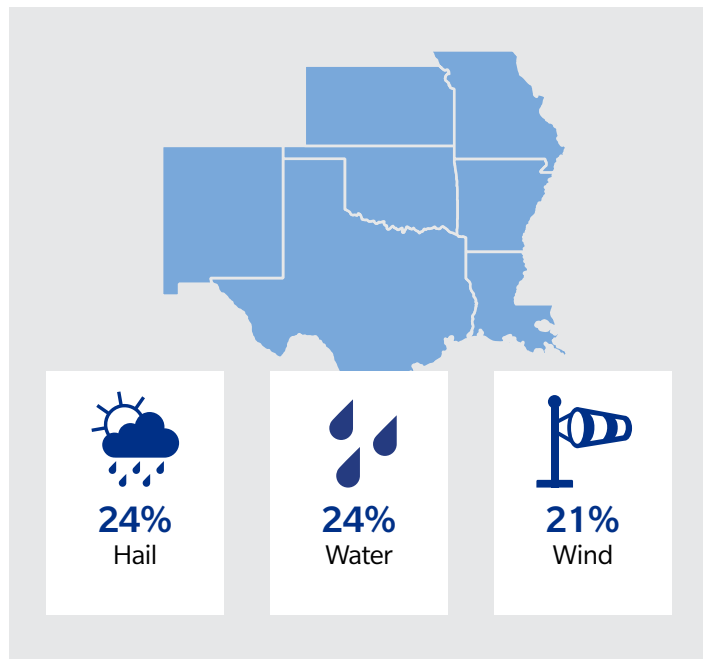
SUMMER'S SEASONAL HAZARDS

While we hope that our tips help you keep your home and family safe this summer, we understand that homeowners in Los Angeles will see a different set of potential hazards than residents of Denver or Minneapolis. That's why we dug deep into our historical claims data to highlight the three biggest hazards homeowners face in eight regions across the country.

The graphics below indicate the type of claims that generally occur in a specific part of the country each summer. For example, 41 percent of all claims in the Southwest between June 1 and August 31 were related to water.

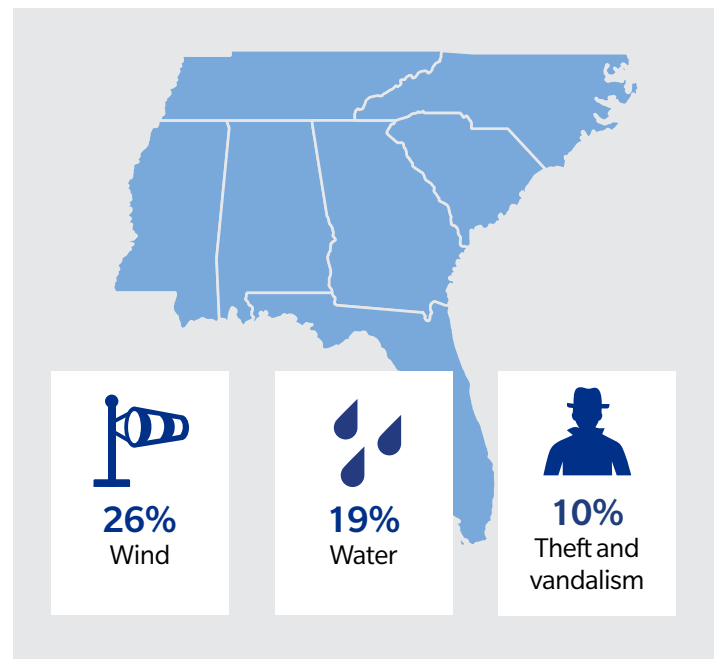
South Central

Texas, Oklahoma, Missouri, Kansas, New Mexico, Arkansas and Louisiana



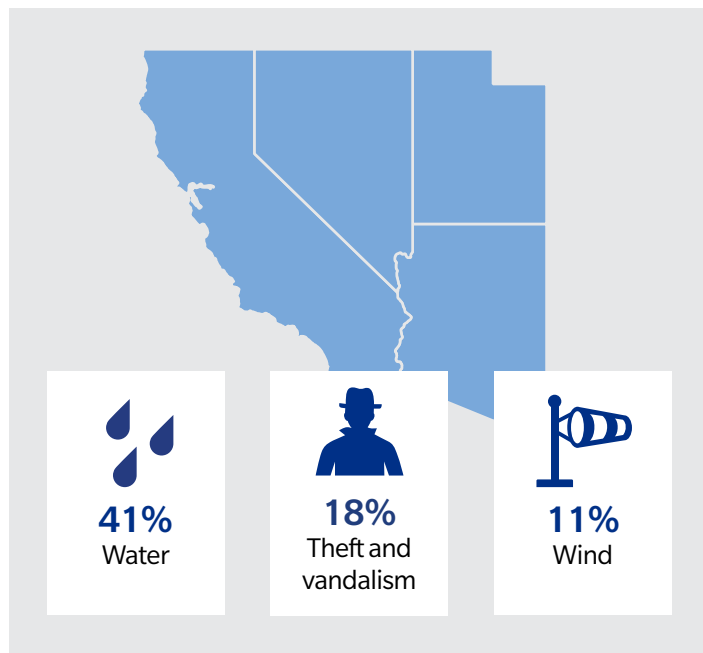
Southeast

Alabama, Florida, Georgia, Mississippi, North and South Carolina and Tennessee



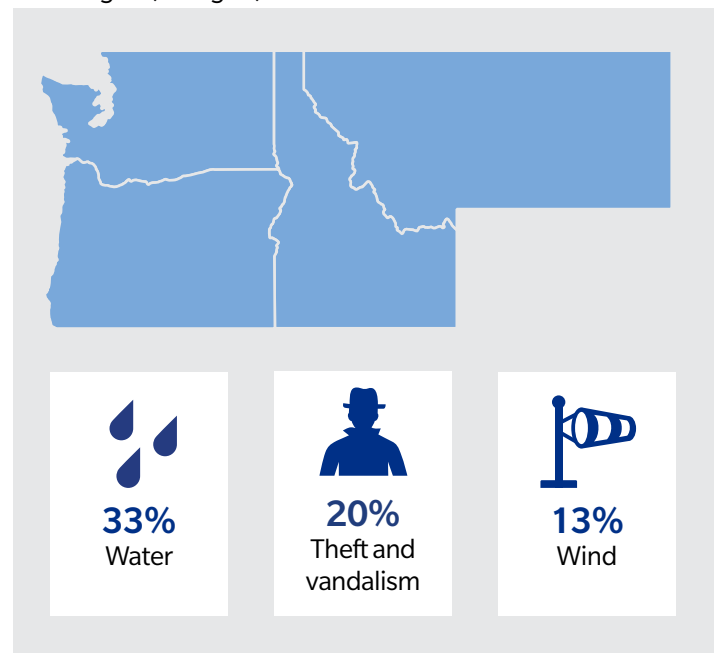
Southwest

California, Arizona, Nevada and Utah



Pacific Northwest

Washington, Oregon, Idaho and Montana

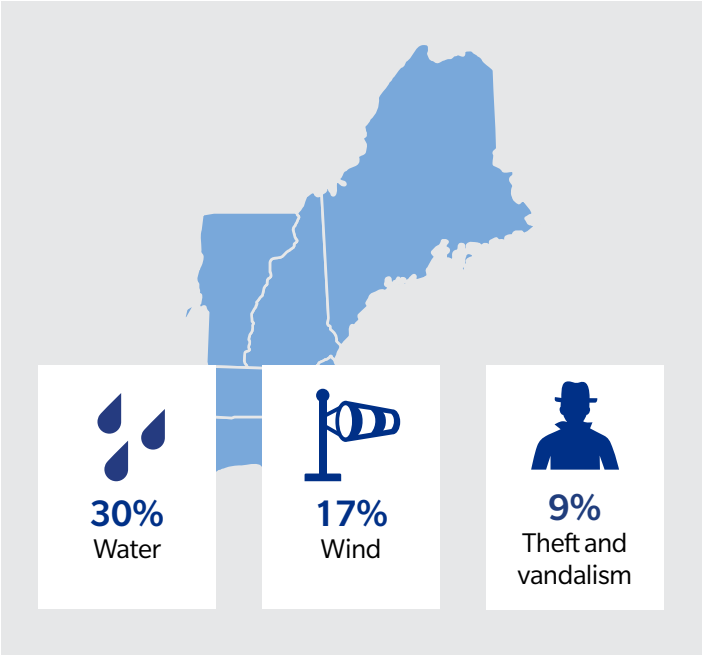


SUMMER'S SEASONAL HAZARDS

Continued

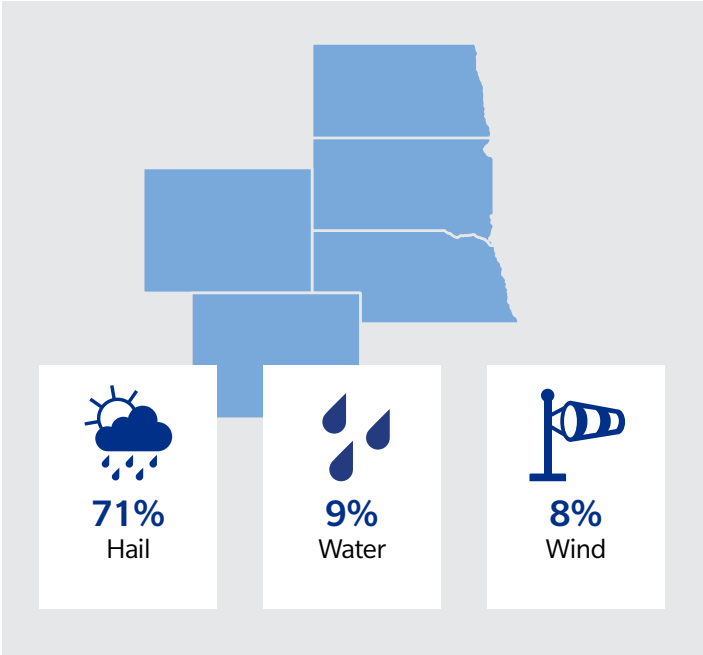
New England

Connecticut, Maine, Vermont, New Hampshire, Massachusetts and Rhode Island



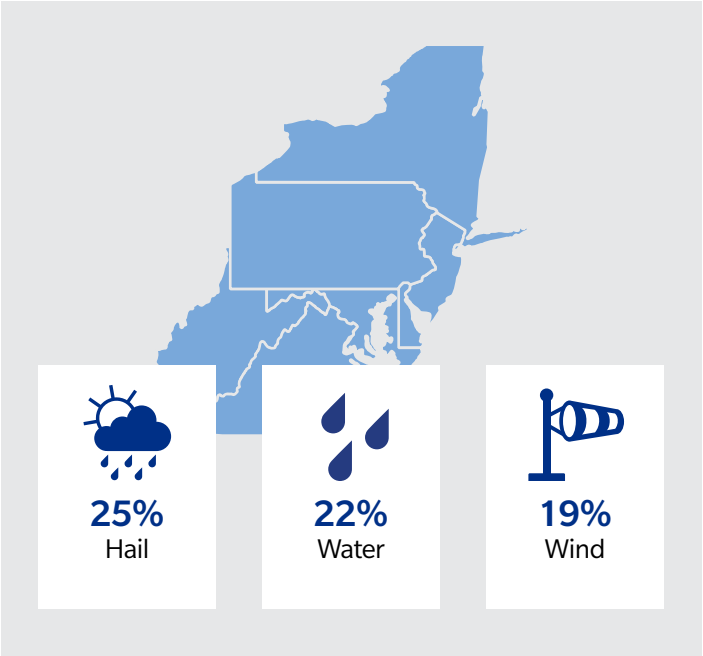
Midwest

Colorado, Nebraska, North and South Dakota and Wyoming



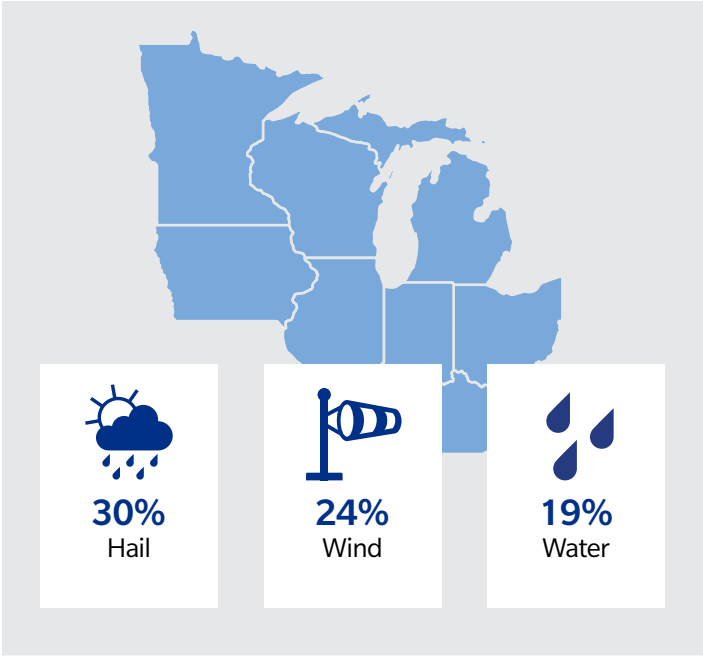
Mid-Atlantic

New York, New Jersey, Pennsylvania, Delaware, Maryland, Washington D.C., Virginia and West Virginia



Greater Great Lakes

Iowa, Illinois, Indiana, Kentucky, Michigan, Minnesota, Ohio and Wisconsin





SUMMER HOME TIPS

For many, summer means barbecue season, pool parties, kids' play dates and outdoor fun. While there are always weather hazards to be mindful of, Farmers Insurance shares the following safety tips for homeowners to consider this summer.

Grilling:

- Position your barbecue a safe distance away from your home and clear of any awnings, deck railings, patio coverings and branches.
- Never use a grill indoors (including in the garage) and don't leave it unattended.
- Using charcoal? A little bit of lighter fluid goes a long way, and self-lighting briquettes are a great alternative.
- Using gas or propane? Check for hose leaks by applying a light soap and water solution and look for bubbles which indicate the need for repair.
- Open the front panel of your grill before firing up your barbecue. This will release any potential built-up gas before hitting the igniter switch.

Trampolines:

- Keep an eye on the jumpers.
- Limit the number of jumpers to one at a time.
- Check the springs and fabric for wear.
- Consider purchasing a screen-in-cage to help prevent injuries from jumpers landing incorrectly on the edge or falling off.

Pool time:

- Never leave children alone in or near a pool without adult supervision – that one second could be all it takes for something to happen.
- In addition to privacy fences, consider a lock for the gate and an additional mesh pool fence directly around the pool itself.
- Consider Wi-Fi motion sensors, lights and cameras that connect to your smartphone so you can monitor the backyard and the pool from practically anywhere to make sure no one enters the backyard when you aren't there.

Review your homeowner's insurance policy and talk to your agent regarding your coverage and potential liability or coverage issues. A [Farmers Friendly Review](#)[®] can help you learn more about your options.

Fire pits:

- Find a location away from any structures or low-hanging trees.
- Have a fire extinguisher on hand and a nearby water source.
- Don't allow guests to rest feet or shoes on the edge of the fire pit, which may cause their feet or shoes to burn.
- For non-gas firepits, allow the flame to burn out on its own a bit before dousing with water to ensure it's completely out.

WE KNOW FROM EXPERIENCE



Three out of every five households in America owns a gas grill.²

Seventeen percent of all grill fires occur in July.²

This digest is for information purposes only and provides general tips.

Always consult with a licensed insurance professional for insurance coverage information and selection.

Insurance underwritten by Farmers Ins. Exchange, Fire Ins. Exchange, Truck Ins. Exchange, Mid-Century Ins. Co., Civic Property & Casualty Co., Exact Property & Casualty Co., Neighborhood Property & Casualty Co., & affiliated insurance companies. In TX, insurance is underwritten by Farmers Ins. Exchange, Fire Ins. Exchange, Truck Ins. Exchange, Mid-Century Ins. Co., Texas County Mutual Ins. Co., Mid-Century Ins. Co. of Texas, & Texas Farmers Ins. Co. In NY, insurance is underwritten by Farmers Ins. Exchange, Truck Ins. Exchange, Mid-Century Ins. Co., & Farmers New Century Ins. Co., home office LA, CA. Life insurance issued by Farmers New World Life Ins. Co., 3003 77th Ave. SE, Mercer Island, WA 98040. Each insurer has sole financial responsibility for its own insurance. List of all insurers at farmers.com. Not all insurers are authorized in all states. Not all products, coverages, and discounts are available in every state. Restrictions, exclusions, limits, and conditions apply. See agent for details.

² National Fire Protection Association: [nfpa.org/news-and-research/fire-statistics-and-reports/fire-statistics/fire-causes/appliances-and-equipment/home-grill-fires](https://www.nfpa.org/news-and-research/fire-statistics-and-reports/fire-statistics/fire-causes/appliances-and-equipment/home-grill-fires)

