



# SEASONAL SMARTS DIGEST

## At Home Edition: Summer 2016

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

Insurance terms you are unsure of? 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](http://farmers.com/glossary.html).

### The two important goals of the Seasonal Smarts Digest:

- 1. 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 change the hazards homeowners might face this summer.
- 2. Helping to prevent dangers:** To help homeowners and renters prepare for summer, we've gathered content from several resources for straightforward and practical application around the house.

### Did you know?

- While lightning strikes cause a significant amount of damage every year, the odds of being struck by lightning are just 1 in 12,000.<sup>1</sup>
- July is the most hail-prone month of the year, with 12 percent of all hail claims occurring in this 31-day window.
- Home burglary victims suffered an estimated \$3.9 billion in property losses in 2014.<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.

<sup>1</sup> National Weather Service: [lightningsafety.noaa.gov/odds.shtml](http://lightningsafety.noaa.gov/odds.shtml)

<sup>2</sup> Federal Bureau of Investigation: [fbi.gov/about-us/cjis/ucr/crime-in-the-u.s./2014/crime-in-the-u.s.-2014/offenses-known-to-law-enforcement/burglary](http://fbi.gov/about-us/cjis/ucr/crime-in-the-u.s./2014/crime-in-the-u.s.-2014/offenses-known-to-law-enforcement/burglary)



## SUMMER 2016: VACATION SEASON

Summer is the time when people across the country often schedule a vacation or road trip. Whether you're jetting off to Florida to visit a popular theme park, or piling the family into the car for a long tour of America's national parks, it's important to take care of what for most people is their most valuable possession – your home. Properly preparing your home for potential hazards before leaving is the best way to avoid coming home to an unpleasant situation. Farmers claims data identified three major hazards nationally over the last three years between June and August that cause the highest percentage of homeowners claims:



### Lightning – 49%

- ▲ This is a 123% increase over spring
- ▼ Claims are down 28% over claims in 2013



### Hail – 35%

- ▲ This is a 30% increase over spring
- ▲ Claims are up 1% over claims in 2014



### Third-Party Claims – 28%

- ▲ This is a 9% increase over spring
- ▲ Claims are up 2% over claims in 2014

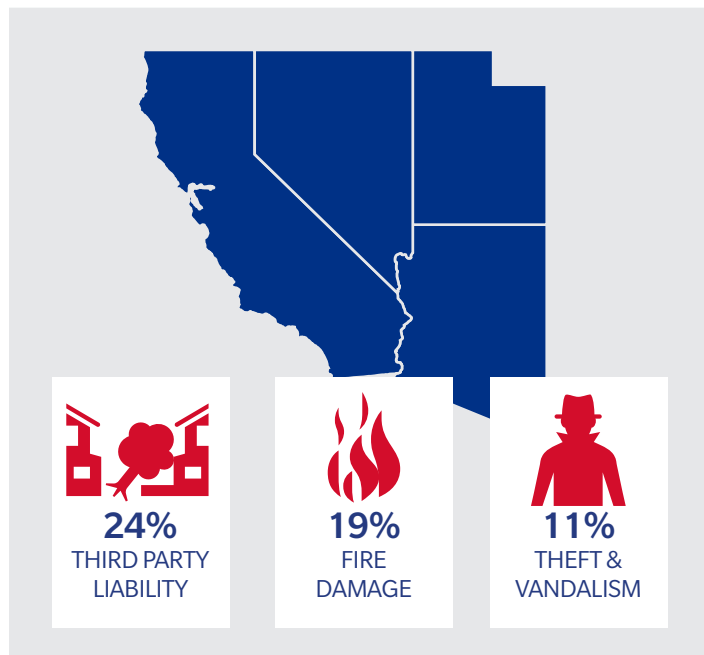
# SUMMER'S SEASONAL HAZARDS

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

The graphics below indicate the types of claims most likely to occur in a specific part of the country from June through August each year. For example, 56 percent of all claims in Colorado, Nebraska, North and South Dakota and Wyoming between June 1 and August 31 were from hail damage.

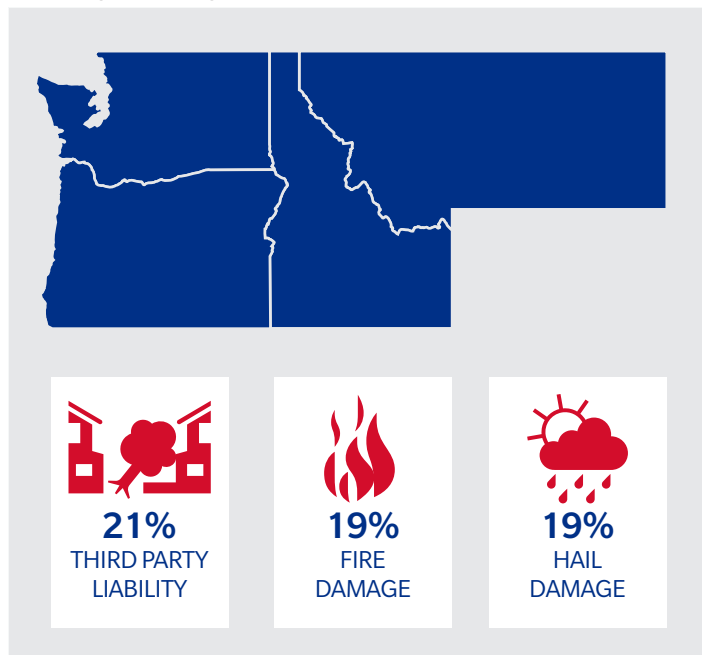
## SOUTHWEST

California, Arizona, Nevada and Utah



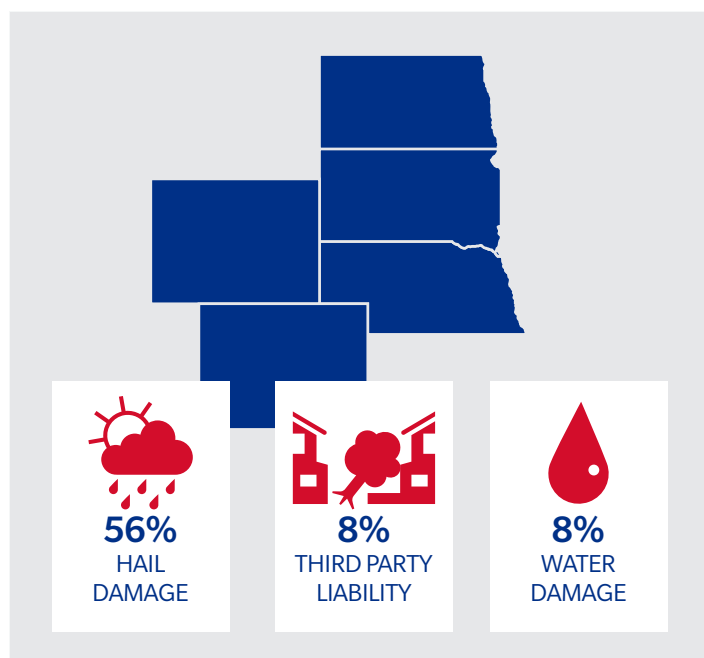
## PACIFIC NORTHWEST

Washington, Oregon, Idaho and Montana



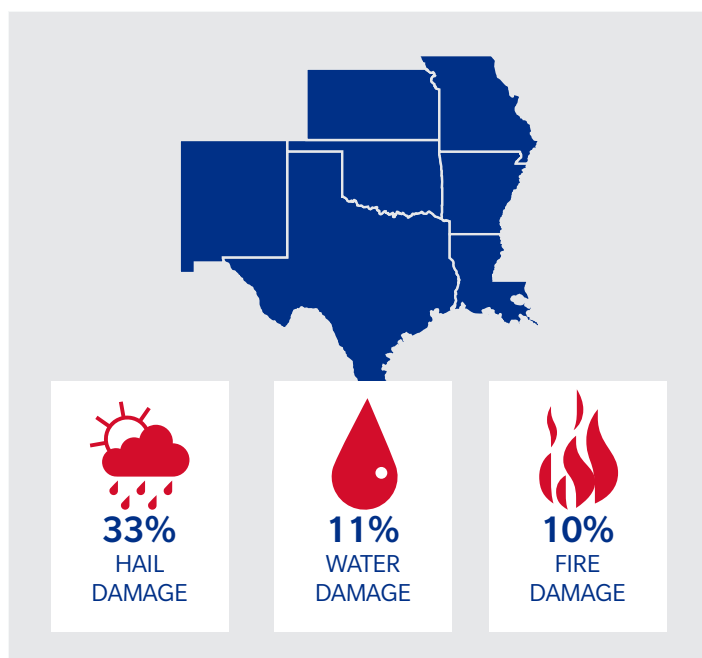
## GREAT PLAINS

Colorado, Nebraska, North and South Dakota and Wyoming



## SOUTH CENTRAL

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



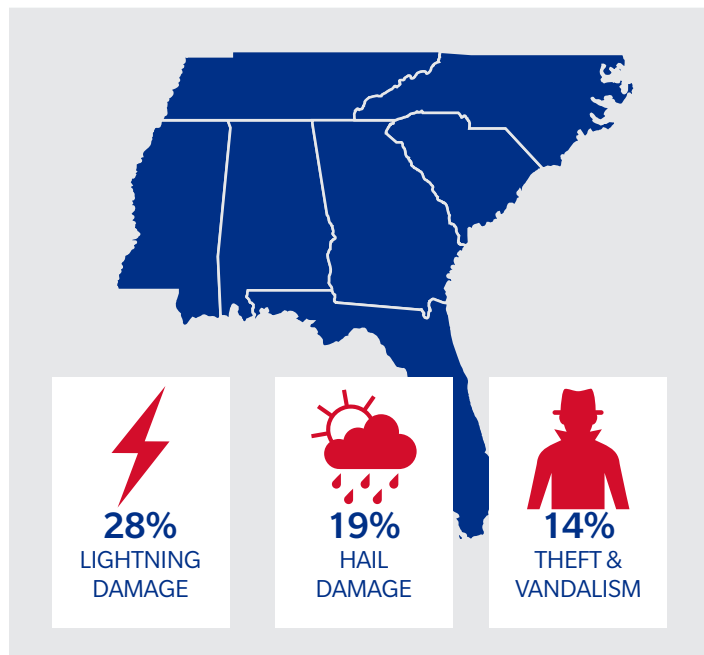


# SUMMER'S SEASONAL HAZARDS

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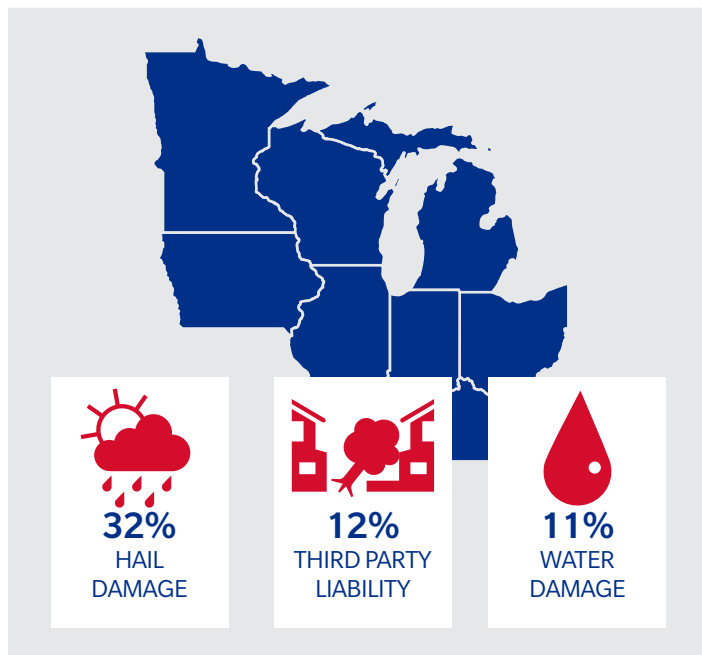
## SOUTHEAST

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



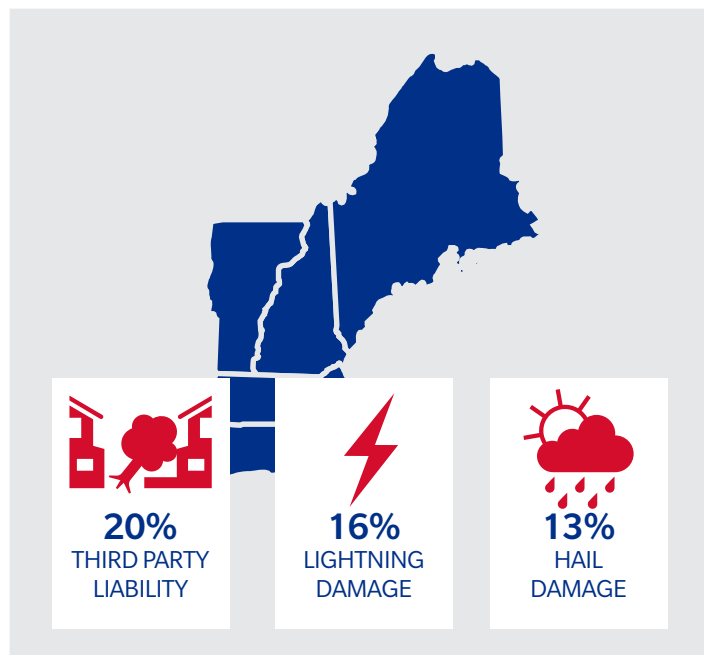
## GREATER GREAT LAKES

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



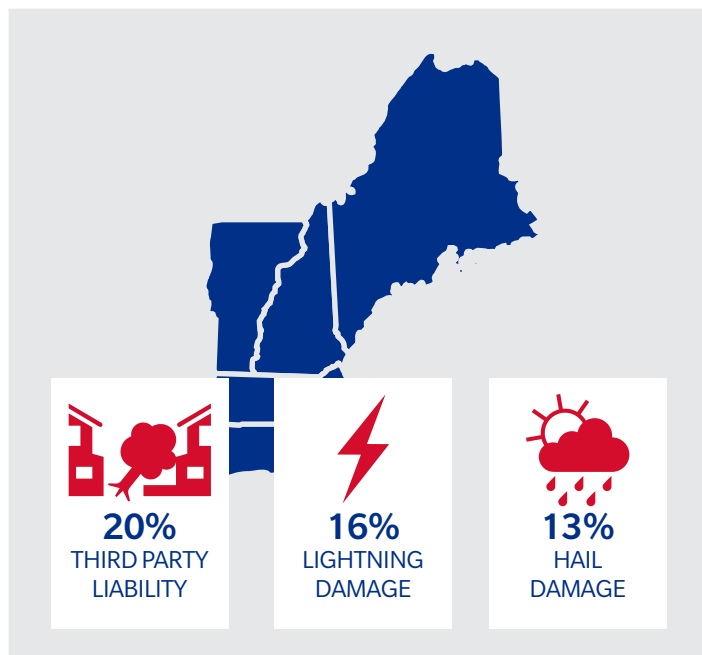
## MID-ATLANTIC

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



## NEW ENGLAND

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



# SUMMER HOME TIPS

Farmers has some tips to help minimize the potential for costly damages this summer, whether you're venturing out on a month-long road trip or going for a quick weekend stay-cation at your favorite local hotel.

## Before you go

- Unplug anything that doesn't need to stay plugged in, like your television or computer. These items could be damaged if there is a lightning storm and your home is struck. In fact, lightning caused more than \$16 billion in property damage in 2015.<sup>3</sup>
- Talk to a neighbor or family member and ask them to stop by the house randomly (to avoid a pattern or anticipated time) and remove boxes from the doorstep, check the mail, get notices and fliers from the door, etc.
- Consider shutting off the water for your washing machine, dishwasher and toilets if you're going to be away for an extended period of time. This can help prevent unpleasant surprises when you get home. You can also install wireless leak sensors in flood-prone areas like your basement, laundry room or bathroom, to notify you of leaks before any real damage is done.
- The best way to minimize damage and protect your valuables if water does get into your home, or a pipe bursts while you're away, is to keep expensive and irreplaceable items like old family photos, artwork, electronics and stamp collections off the ground. Place them on the top floor of your house or on shelves and tables to ensure your valuables are dry when you return from vacation.
- Sometimes securing your home means securing the *outside* of your home. If there's any type of inclement weather predicted, or you know you'll be out of town for an extended period of time, you should consider bringing in anything you keep outside, like lawn chairs or umbrellas, that could be caught up and carried into your house during a storm, or strong winds.

## While you're gone

- It's fun to boast to friends that you are on vacation, but resist daily, hourly or minute-to-minute posts on Facebook, Twitter, Instagram or other social media. Keep it to yourself until you get back home – these posts may alert tech-savvy thieves to would-be targets.
- Today's smart home technology means you can turn electronics and lights on and off at the touch of a button. Doing so while you're on vacation can give the appearance of an active house when no one's home, which can potentially deter burglars and even help save money on your electricity bill in the long-run.
- Don't leave jewelry or other items you don't want to lose in a suitcase or in the hotel dresser. Keep wallets and purses with you, or use a hotel provided safe. Your homeowners or renters policy may provide coverage for your belongings while you are traveling, so it's important to report any lost or stolen items as soon as possible to your Farmers agent.



<sup>3</sup>Insurance Information Institute: <http://www.iii.org/fact-statistic/lightning>

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