



# SEASONAL SMARTS DIGEST

## AT HOME

Spring 2016



# WELCOME TO THE FARMERS INSURANCE SEASONAL SMARTS DIGEST!

This digest uses the previous three years' worth of actual claims from homes around the country to highlight some of each season's most common dangers and provide suggestions to help homeowners reduce their 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 highlights seasonal hazards and the states in which those hazards are most likely to occur.
- What to **Think about** this season — We bring you ways to address and help homeowners prevent dangers. We've gathered content from several resources for straightforward and practical application at home.

## Insurance terms you are unsure of

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: [farmers.com/glossary.html](https://farmers.com/glossary.html).

### Did you know?

Spring weather can be vastly unpredictable. There are often wide temperature swings, weather conditions sometimes change within a single day, and storms that can produce lightning, hail, tornadoes, flooding from rainy, wet weather and property damage.

Historically, claims related to severe weather incidents and the hazards they create significantly increase during spring months as volatile weather conditions can spark severe storms. In fact, Farmers® data shows that just five hazards closely associated with the spring storm season – wind, hail, wet weather, plumbing issues, and sewer and drain backups – accounted for well over half (56 percent) of all claims filed between March and May in 2013-2015.

It's easy to understand how these five issues can account for such a significant percentage of overall claims, given the high volume of springtime storm activity. Thunderstorms form easily as warm air rises, and the volatile conditions created by these storms can lead to an eruption of tornadoes, wind, hail and heavy rains.



## AT HOME

### Look out!

According to Farmers claims data\*, claims related to hail, wind, sewer and drain, plumbing and wet, rainy weather entering the home all tend to rise during the spring months of March through May.

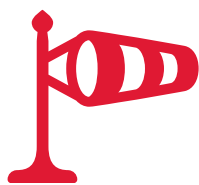
### Think about!

Farmers is committed to helping customers plan for the unexpected. We've highlighted five common dangers and included five important pieces of information related to each hazard to help homeowners try and stay safe in the face of extreme spring weather.

### Major spring auto claims\*



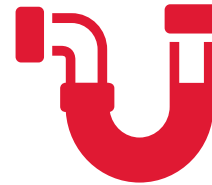
**HAIL**



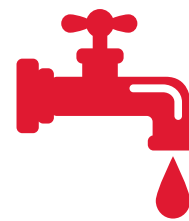
**WIND**



**RAINY,  
WET WEATHER**



**SEWER AND DRAIN**



**PLUMBING**  
26% of claims occur  
during spring

\* Based on Farmers Insurance claims from March to May 2013-2015. Percentages based upon on all home claims nationwide.



# Spring 2016: The start of tornado season

## What is a tornado?

By definition<sup>1</sup>, a tornado (also called a twister) is a narrow, violently rotating column of air that extends from the base of a cloud or thunderstorm to the ground. These condensation funnels can pack extremely damaging winds as well as water droplets, dust and debris, and are considered the most violent of atmospheric storms.

## Where do tornadoes occur?

The U.S. experiences more tornadoes than any other place in the world.<sup>2</sup>

## What to expect this spring

On average, 403 tornadoes occurred annually between March and May from 2013 to 2015.<sup>3</sup> 59 percent of 2015's tornadoes occurred during this three-month window. Additionally, seven of the top 10 days for greatest tornado activity in 2015 occurred in the month of May. However, climatic changes and meteorological shifts have clearly shown that tornadoes can strike at any time during the year.

## Dual tornado alleys

There are two geographic areas in the U.S. known as "Tornado Alley" because of their high volume of tornadoes.<sup>4</sup> The first is a path in the south-central U.S. that is not neatly defined by state borders. This area, which often has the conditions necessary to produce violent storms, includes the region from central Texas, northward to northern Iowa, and from central Kansas and Nebraska east to western Ohio. The second is in Florida because of its almost daily thunderstorms, a key ingredient for tornado formation, as well as its vulnerability to tropical storms and hurricanes, which can spark tornadoes.

## How is tornado strength measured?

The strength of each tornado is assessed *after* the storm has passed over an area, and is based upon 28 specific observable characteristics of damage.<sup>5</sup> Tornadoes are assigned numbers (from the mildest EF-0 to the most severe EF-5) based upon the "Enhanced Fujita Scale",<sup>6</sup> a second-generation tornado measurement scale first implemented in February 2007 by the National Weather Service, according to the Storm Prediction Center of NOAA.

## Think about!

### Tornadoes: 365/24/7

Tornadoes can occur on any day of the year, and at any time of the day or night<sup>7</sup>.

Tornadoes are frequently reported east of the Rocky Mountains during spring and summer months. In the southern states, peak tornado season is March to May.<sup>8</sup>

### Tornado approaching?

- **Understand a watch vs. a warning.**<sup>9</sup> A tornado "watch" means conditions are favorable for a tornado to develop, while a "warning" indicates that an actual tornado has been seen or reported and that individuals in the expected path should launch their emergency plans.
- **Stay informed.**<sup>10</sup> Know how your community alerts residents of an imminent tornado, whether by siren, media reports, and/or cell phone alerts.
- **Create an emergency plan.** Have a predetermined plan and a pre-designated windowless safe room for all family members and pets to shelter in during a tornado. Underground rooms, basements, storm cellars or interior rooms, or a closet on the lowest level of your home are best. Stay away from any windows, get under a heavy table or sturdy structure, crouch low and cover your head. There are no safe rooms in a mobile home, so leave and shelter in a safer structure.

<sup>1</sup> Source: National Severe Storm Laboratory at: [nssl.noaa.gov/education/svrwx101/tornadoes](https://nssl.noaa.gov/education/svrwx101/tornadoes)

<sup>2</sup> Source: National Severe Storm Laboratory at: [nssl.noaa.gov/research/tornadoes](https://nssl.noaa.gov/research/tornadoes)

<sup>3</sup> Source: NOAA's Storm Prediction Center at: [spc.noaa.gov/climo/online/monthly/newwm.html](https://spc.noaa.gov/climo/online/monthly/newwm.html)

<sup>4</sup> Source: NOAA at: [hncdc.noaa.gov/climate-information/extreme-events/us-tornado-climatology/tornado-alley](https://hncdc.noaa.gov/climate-information/extreme-events/us-tornado-climatology/tornado-alley)

<sup>5</sup> Source: NOAA at: [spc.noaa.gov/faq/tornado/ef-scale.html](https://spc.noaa.gov/faq/tornado/ef-scale.html)

<sup>6</sup> Source: NSSL at: [nssl.noaa.gov/education/svrwx101/tornadoes](https://nssl.noaa.gov/education/svrwx101/tornadoes)

<sup>7</sup> Source: NSSL at: [nssl.noaa.gov/education/svrwx101/tornadoes](https://nssl.noaa.gov/education/svrwx101/tornadoes)

<sup>8</sup> Source: The Department of Homeland Security at: [ready.gov/tornadoes](https://ready.gov/tornadoes)

<sup>9</sup> Source: NSSL at: [nssl.noaa.gov/education/svrwx101/tornadoes](https://nssl.noaa.gov/education/svrwx101/tornadoes)

<sup>10</sup> Source: The Department of Homeland Security at: [ready.gov/alerts](https://ready.gov/alerts)

# Hail

Spring brings more than pretty flowers and colorful song birds. Hail can be an unwelcome event that causes damage to homes, especially roofs, as well as vehicles, crops and livestock. Well over one-third (39 percent) of all claims related to hail damage occur from March to May of each year. Hail causes about \$1 billion of damage annually to property and crops. In 2014 alone there were 5,536 major hail storms, 1,206 of which occurred in May.<sup>11</sup>

Between 2010 and 2014, 154 people were injured by hail (with no fatalities reported), and crops suffered \$643 million of damage, while property damage reached a combined \$6.3 billion, according to the [Insurance Information Institute](#). However, 2015 [was not as kind and included three fatalities](#); large hail accompanied by high winds across Missouri and Illinois killed two people, while a hail storm with high winds killed one person as it passed across the central and northeast regions.<sup>12</sup>

Here are tips from Farmers for homeowners to help prepare as best as possible before a hail storm, as well as what you should do after a storm:

- **Don't neglect roof maintenance.** If you feel comfortable on your roof and it is safe to do so, it's a good idea to regularly inspect your roof for dents and dings to shingles, as well as cracks and holes. Otherwise, consider hiring a roofer to handle the inspection for you. Repairing small problems now can help prevent larger problems later, including water penetration and interior damage. Also watch for weak spots in the granules that provide UV protection to shingles, since exposed shingles deteriorate faster.
- **Gussy up gutters.** Spring can be the perfect time to check and clean your roof gutters for wind or hail damage that may lead to long-term issues. You can minimize the potential for future water damage by keeping your gutters free of clogs and debris, and repairing sections of gutters or downspouts that have come loose.
- **Seek shelter.** It may seem simple but if you are inside when a hail storm hits, stay there; if you are outside, head indoors.
- **Stay away from skylights.** Hailstones can shatter glass in skylights, windows and doors.
- **Keep window coverings drawn.** Be sure drapes, curtains and shades are fully extended during a hail storm. This can help prevent wind-driven hail from scattering shards of broken window glass over a greater area.



## We've seen a thing or two

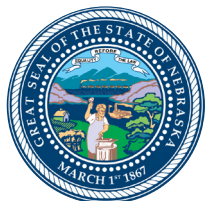
Impact-resistant roof coverings can help withstand hail storms with minimal roof scarring.

- Roofing materials such as asphalt shingles are rated on a scale of 1 to 4 based on the UL 2218 test, which assesses how well they stand up to hail. Materials with a UL 2218 Class 4 rating offer the best protection against hail.
- Rigid roof coverings, such as tile, are rated on a scale of 1 to 4 based on the ice-ball impact test (FM 4473). Look for products with the highest possible rating using this standard.

## Did you know?

Hail forms when updrafts in thunderstorms carry drops of rain into colder areas of the atmosphere – 32 degrees F and colder – where they freeze into balls of ice ranging in size from pea-sized granules to softballs. Hail falls as a form of precipitation when the updraft can no longer support the weight of the growing hailstones.<sup>13</sup>

## Top 5 states for hail claims\*



Nebraska



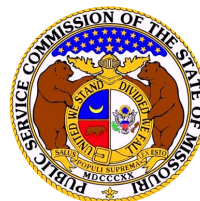
Montana



Kansas



Oklahoma



Missouri

\*Based on Farmers data from March to May 2013-2015. This number represents the percentage of states' claims due to this specific hazard during spring.

<sup>11</sup> Source: Insurance Information Institute at: [iii.org/fact-statistic/hail](http://iii.org/fact-statistic/hail)

<sup>12</sup> Source: Ibid at: [iii.org/fact-statistic/hail](http://iii.org/fact-statistic/hail)

<sup>13</sup> Source: NOAA National Severe Storm Laboratory at: [nssl.noaa.gov/education/svrwx101/hail](http://nssl.noaa.gov/education/svrwx101/hail)

# Wind

Windstorms and wind damage from March to May of each year collectively represent 31 percent of an entire year's claims. Farmers data also shows that spring storms are responsible for a 59 percent increase in wind-related claims over the winter months. Homeowners should be proactively looking for ways to minimize potential wind damage in the spring.

Whether wind damage is caused by a verified tornado, a spontaneous windstorm or a series of extremely gusty winds on a windy day, here are some tips from Farmers to help you prepare ahead of a storm, as well as steps you can take during and after a storm in your area:

- **Create a home inventory list in advance.** Room by room, make an itemized list of all of your belongings. Be as specific as possible about each item and attach copies of original receipts to the list where possible. Even better, create a supplementary video or photo record of each room and its contents. Whether a windstorm affects just a few of the items in one room, or you lose everything, a home inventory list will be important for you and your insurance company. Keep your list in a safety deposit box and back up videos or photos to cloud storage.
- **Have a "GO" kit.** No matter the weather event you may be facing, have a basic emergency supply kit ready to grab and go if you must exit your home. The kit should include:
  - At least one gallon of drinking water per person per day to last three days (a family of three, for example, would have a minimum of nine gallons of water).
  - Three-day supply of non-perishable food. Don't forget a hand-powered can opener, too.
  - Wrench or pair of pliers to turn off your utilities.
  - Battery-powered (or hand crank) radio and flashlight, as well as extra batteries.
  - First aid kit.
  - Visit [Farmers.com](https://www.farmers.com) for more information about what should go into an emergency supply kit.
- **Batten down the hatches.** If weather predictions are for high winds – with or without an accompanying storm – be smart by bringing small and lighter weight objects inside from patio, deck, porch/veranda/lanai, and other outdoor areas. Remember to also protect outside glass tables and secure lawn furniture/umbrellas, trash receptacles and any construction materials.
- **Make safe, minor after-storm repairs.** If it is safe to do so, make minor repairs after a storm to prevent additional damage from occurring, such as boarding up a broken window, laying a tarp across damaged roof shingles, and salvaging undamaged items from a damaged room. Many homeowner policies require customers to [take steps to mitigate damages](#).
- **Uninhabitable residence?** Be sure to determine whether you are insured for expenses related to living elsewhere if your home becomes uninhabitable due to major storm damage. A [Farmers Friendly Review](#) is the easiest way to determine whether or not your existing homeowners policy has this coverage included.

## Top 5 states for wind claims\*



Wyoming



Alabama



Louisiana



Tennessee



Kentucky



## We've seen a thing or two

[Straight line winds](#), as well as other types of winds, are those that can potentially cause damage and typically produce more widespread damage than tornadoes. But straight line winds can be distinguished from rotational winds related to tornadoes.<sup>14</sup> Damaging winds are those classified as in excess of 50 mph to 60 mph. People who live in areas prone to severe thunderstorms are most at risk for damaging winds that can exceed 100 mph.<sup>15</sup>

## Ready when you need help

Farmers not only has representatives on call after a catastrophe strikes, but we often place a [Mobile Claims Center](#) (MCC) at the disaster site. Our MCCs are staffed with compassionate employees and local volunteers who stay on site for days or weeks, lending a hand, dispensing water and other vital items, offering residents (not just our customers) free public access to phones and the Internet, and processing claims. Whether we're responding to earthquakes, hurricanes or tornadoes, Farmers is grounded in our mission to help quickly restore order after a disaster.

\*Based on Farmers data from March to May 2013-2015. This number represents the percentage of states' claims due to this specific hazard during spring.

<sup>14</sup> Source: NSSL at: [nssl.noaa.gov/education/svrwx101/wind/types](https://nssl.noaa.gov/education/svrwx101/wind/types)

<sup>15</sup> Source: NSSL at: [nssl.noaa.gov/education/svrwx101/wind](https://nssl.noaa.gov/education/svrwx101/wind)

## Wet weather

Beyond unexpected water damage that can spontaneously occur from a leaky or burst pipe, faulty water heater, overflowing toilet or ruptured washing machine hose, water can infiltrate your home from the outside in other ways and wreak its own havoc. Sometimes, events that occur outside can cause powerful damage to your home or its contents.

For example, a heavy spring rain storm may overwhelm your exterior roof gutter system, causing water to pour down your interior walls. Or, a tornado may roll through and leave your home largely intact, but shatter windows and allow for the accompanying rain to pour in and destroy your carpet and other valued possessions. Spring is also the time of year when large amounts of leftover winter ice melt and, when combined with a heavy downpour or extended rain, can cause tremendous flooding.

At Farmers, 29 percent of claims related to wet, rainy weather getting inside of homes and causing damage occur from March to May. The data also showed an increase of 19 percent in wet weather-related claims in 2015 over the same three-month time period in 2014, and a 59 percent increase over 2013's wet weather claims during the spring.

### Here are suggestions for helping prevent or mitigate damage from water that infiltrates your home:

- **Think ahead.** If you live in a wet weather area that may put you at risk for flooding, consider hiring a licensed electrician to raise switches, sockets, circuit breakers and wiring at least 12 inches above the base flood elevation for your area; raise all heating, ventilation and cooling systems to a higher floor or have an expert build a flood-proof wall around equipment; and install a battery-operated sump pump and sewer backflow valves.
- **Be safe after a flood.** Disconnect and move all electronic and electrical equipment to a dry location as soon as it is safe to do so after a heavy rain (or better yet, *before* rain rolls in). Also save salvageable items but remove water-damaged materials. Use fans and dehumidifiers to ventilate and dry out your home and prevent harmful mold from growing.
- **Know your susceptibility.** Areas damaged by wildfires (known as "burn scars") are particularly susceptible to flash flooding and debris flows. That's because vegetation that would have normally absorbed rainfall is now gone.
- **Be mindful of your grade.** Often, soil around a house will settle over time and allow rainwater to seep into a building alongside the foundation. Older buildings sporting foundational cracks or older, worn floor slabs can facilitate water entry. Make sure that soil grade allows water to drain away from your home, and water seal your basement to prevent seepage. Also remove snow near your exterior foundation that can melt and seep into the house.
- **Understand your flood risk.** Check your property's flood history and risk by contacting your city or county agency. The Federal Emergency Management Agency (FEMA) creates and updates flood maps for municipalities. These show flood zones, also known as flood plains. If you live in a high-risk flood zone, consider buying flood insurance.



## We've seen a thing or two

We recommend doing at least a [once-a-year insurance audit](#) in the spring to assess the need to upgrade or scale back your individual homeowner coverage. Life is continuously changing. Your insurance should keep pace. Insurance needs can change based upon:

- Moving to a new home, especially if your new community is prone to natural disasters.
- Making major home renovations, such as upgrading your kitchen, a bathroom or rebuilding your deck.
- Making minor improvements, such as adding a burglar alarm or other safety features for which you could qualify for insurance discounts.
- Making lifestyle changes, including marriage, divorce, having/adopting a child, adding parents/in-laws to your living arrangements, retiring, and more.
- Making large purchases, or downsizing possessions. You'll want to insure big or expensive new items, or decrease coverage after downsizing.

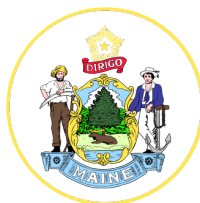
## Top 5 states for wet weather claims\*



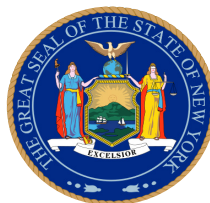
Massachusetts



New Hampshire



Maine



New York



Connecticut

\* Based on Farmers data from March to May 2013-2015. This number represents the percentage of states' claims due to this specific hazard during spring.



## Sewers and drains

Sewer backups and blockages, along with faulty or failed external drains, can mean messy problems for homeowners. As anyone who's experienced a severe sewer backup can attest, sewers age and break, which can allow many gallons of muck to unexpectedly pour into your basement.

Farmers data revealed that nearly one-third (30 percent) of all claims related to damage caused by sewers and drains occur during March and May, which is nearly double the number of sewer claims that occur during the frigid and often frozen winter months.

Use these tips to help you mitigate sewer and drain damage to your homestead:

- **Watch for invasive tree roots.** Moisture-seeking trees, bushes and shrubs can infiltrate very small cracks in sewer pipes and, as their roots grow, can widen cracks and cause blockages. A licensed plumber can intervene to get to the "root" cause.
- **Ban caustic chemicals.** Clogs are a fact of life. It's tempting to use a powerful chemical drain cleaner, but over time these chemicals can erode your pipes and drains from the inside out. When remediating a clog, use a flexible drain snake or a plunger tailored to the fixture you're trying to unclog.
- **Make a natural drain cleaner.** To keep pipes free flowing, regularly sprinkle one-quarter cup of baking soda into a sink or tub drain and follow with a generous amount of very warm water, which will push the powder deeper into the drain. Then pour in one cup of white vinegar. Leave the clumpy mixture in the drain for several hours or overnight to dissolve any gunk, then flush with hot water.
- **Ditch grease properly.** Many types of grease and oils (like the fat rendered from cooking bacon) will naturally congeal and can cause clogs if poured down the drain. Even if you flush it with hot or cold water or try to dilute it, it can still cause a blockage that can seriously damage pipes or drains. Pour leftover grease and oils into a container, let harden, and then toss out with the trash.
- **Check your connections.** Did you install French drains to help divert water away from your house? Nice move! However, you need to make sure that your French drains aren't connected to your sanitary sewer.

Don't wait for unexpected surprises. Check your homeowner's policy now to see what you are – and aren't – covered for. Most standard policies do not cover damage from sewers that back up into your home. Be smart about your insurance. In some areas you can purchase optional insurance coverage that would cover such an event. Knowing what isn't covered in your insurance is just as important as knowing what is covered.



### We've seen a thing or two

During periods of significant rainfall, the capacity of some sewers may be exceeded, causing them to release a combination of storm water and wastewater into basements. Sewer backflow valves are designed to temporarily prevent return flow into a home from sewer lines.

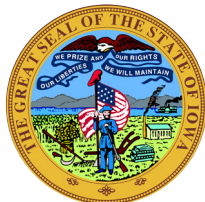
### Did you know?

Sewer backups are increasing at an alarming rate of 3 percent per year, as sewer systems are aging.<sup>30</sup> There are as many as 800,000 miles of public sewers in the U.S., many of which are approaching the end of their useful lives, having been first installed after World War II. Inadequate capacity has added to the problem as the number of U.S. residences has increased. Budgetary constraints have forced many municipalities to defer upgrades and replacements.<sup>31</sup>

## Top 5 states for sewer and drain claims\*



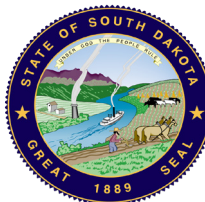
Illinois



Iowa



Ohio



South Dakota



Utah

\* Based on Farmers data from March to May 2013-2015. This number represents the percentage of states' claims due to this specific hazard during spring.



# Plumbing

Like the veins and arteries that allow blood to flow freely within our bodies, the plumbing systems in our homes allow water to flow exactly where and when we need it – bathroom, kitchen and utility room faucets, bathtubs or showers, toilets, washing machines and external extensions for hoses. Each house’s unique system of networked pipes and connectors usually functions without us giving it a second thought – until a corroded pipe joint begins leaking or your washing machine hose breaks.

Among Farmers claims, plumbing is a leading cause of interior water damage, accounting for 26 percent of related claims that occur from March to May. This represents a 15 percent increase in plumbing-related claims versus the colder winter months, when homeowners may need to deal with pipes that burst due to freezing temperatures.

## Here are smart tips for dealing with plumbing problems in your home:

- **Watch your water bill.** Many home pipes are purposefully hidden within walls and crawl spaces so they are unobtrusive. But if your water bill suddenly spikes, it can indicate you have a leak somewhere that must be rapidly addressed.
- **Mind your main shutoff valve.** Every home has an interior, central water shutoff valve, which is usually located on the lowest level and nearest an outside wall or your water meter. Tag this valve and be sure all family members know where it is.
- **Inspect appliances and fixtures regularly.** Periodically check your icemaker supply line hose, washing machine supply line hoses, and your water heater’s anode rod. All can crack, kink, blister or corrode, leaving you vulnerable to water damage. Also check shower tiles and grout, as well as the shower pan (fill with one inch of water and let stand for eight hours to see if water level decreases, which indicates a leak); toilet supply lines, internal flushing mechanisms, and individual toilet shut-off valves.
- **Avoid wash and run.** Never run your washing machine while you are away from home, even if you’re just on a short errand. A cracked hose or overflowing machine can quickly become a major water damage event.
- **Plan for a dry homestead.** If you’re leaving the house for any extended period, consider turning off your main water supply while you’re gone, and drain the pipes by running water in the kitchen or bath until the water flow stops.



## We’ve seen a thing or two

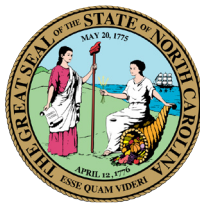
Faulty water pipes are the leading cause of interior water damage. Watch for [these signs of impending plumbing problems](#).<sup>37</sup>

- Loud and consistent banging of pipes.
- Rust stains that appear in sinks, or rust-tinged water.
- Moisture in the walls or on the floor.
- Signs of wet soil erosion near your house’s foundation.

## Top 5 states for plumbing claims\*



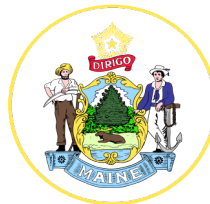
Florida



North Carolina



New Hampshire



Maine



Massachusetts

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