

# LOVE HAZARDS



Even romantic occasions are subject to the slings and arrows of outrageous fortune. **No, really: Valentine's Day can be a particularly risky holiday.** Between the proposals, candlelit dinners and elaborate dates, there's a lot that could transform your date from a night of romance to many days of remorse.



of Americans in a relationship have plans for Valentine's Day 2018.<sup>1</sup>

Quite apart from a missed reservation spoiling the fun, couples who enjoy indulgent meals and a drink or two may find themselves a bit drowsy and distracted on the ride home – **and no one wants an auto accident as a nightcap.**



## ROMANTIC EVENINGS GONE WRONG

### Keep your distance!

On frosty winter nights it's especially important to maintain a safe distance between your vehicle and the car in front of you – no matter how excited you are to get back home. If you're traveling at more than 45 miles per hour, make sure to keep at least three seconds between you and the car you're following.<sup>4</sup>



of Valentine's Day revelers plan to eat out.<sup>1</sup>

Here's a simple tip that may help you keep a safe distance. Pick a stationary object in front of you and the car ahead. Count the seconds between the point when the car passes the object and when you do. Adjust accordingly.

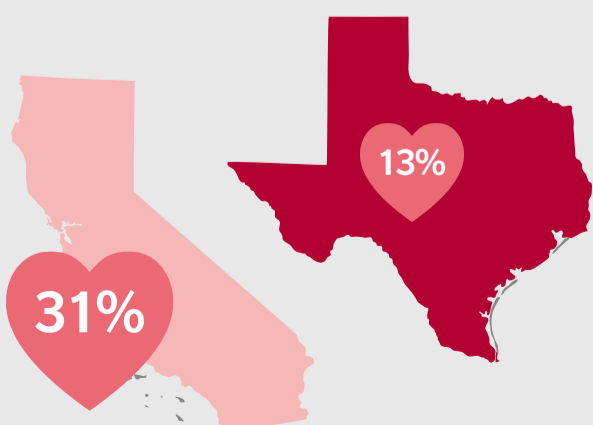
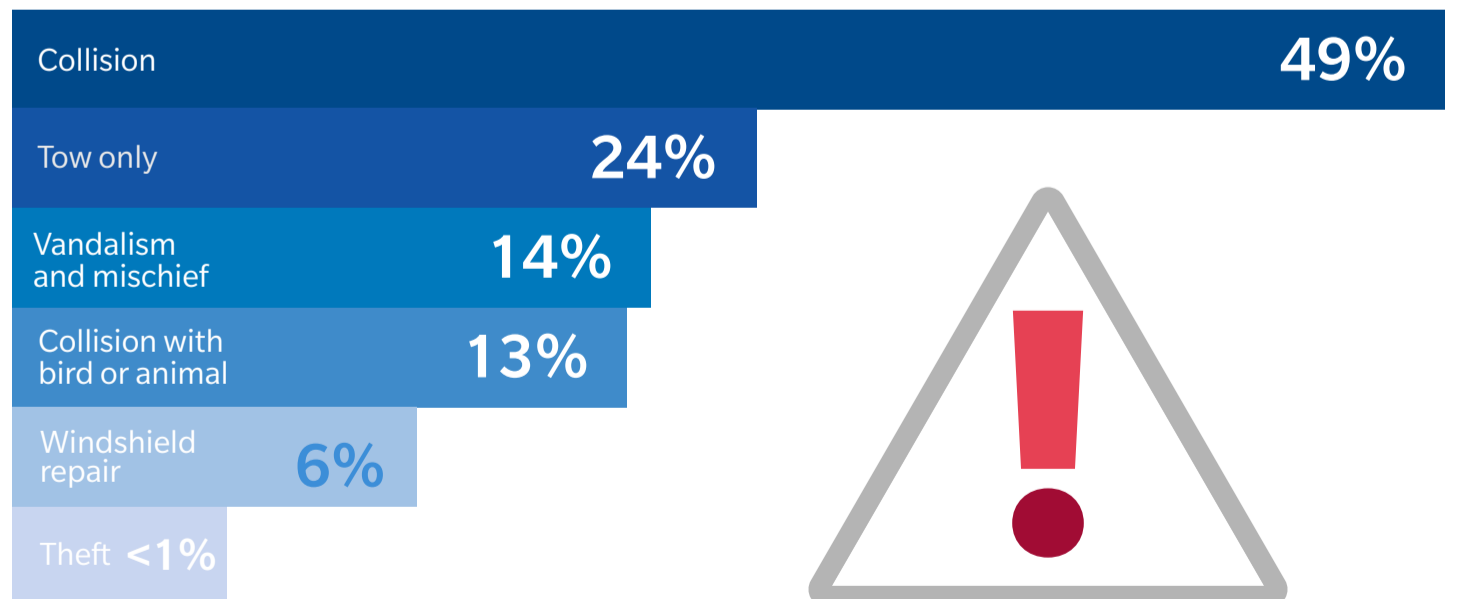


While most couples will stick to traditional activities, like dinner at a restaurant, **2%** will mark the occasion with a physically demanding sports-related activity.

### We know from experience:

February 14 can mean cold temperatures and slick roads – 76% of Farmers® claims involving skidding on ice and snow occur between December and February.<sup>2</sup> Take care to clear your car of snow, ice and dirt completely and slow down, even if you have four-wheel or all-wheel drive.

## COMMON VALENTINE'S DAY AUTO CLAIMS FILED WITH FARMERS<sup>3</sup>



Californians represent **31%** of all auto claims filed with Farmers on V-Day.

The next most perilous state on Valentine's Day is Texas (**13%**).<sup>3</sup>

1 ORC International's CARAVAN®. This digest presents the findings of a survey conducted among a sample of 1,006 adults comprising 504 men and 502 women 18 years of age and older. ORC International's CARAVAN® conducts an online omnibus study twice a week among a demographically representative U.S. sample of 1,000 adults 18 years of age and older. This survey was live on January 8-10, 2018.

2 Based on Farmers historical auto claims filed nationally in December, January and February between 2013 and 2017.

3 Based on Farmers historical auto claims filed nationally on Valentine's Day between 2013 and 2017.

4 <https://www.iii.org/article/winter-driving>

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

# BURNING LOVE

Introducing an element of fire earns points for panache, but can also pose fire risks.



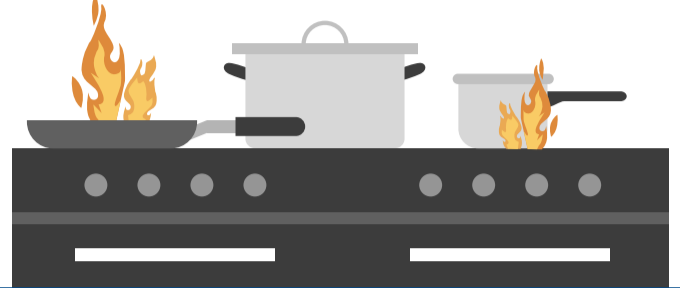
**Forty-four percent** of couples plan on enjoying a meal together at home on Valentine's Day 2018.<sup>1</sup>

Of those pairs, **15%** plan to get fancy and dine by candlelight.

## Try not to burn the place down!

Despite the colder temperatures, fire and fire removal remains a **top-three** claim type for Farmers® in every area of the country from December through February.<sup>2</sup>

Don't let the ambiance of the evening put you in danger – candles and unattended kitchen burners can pose fire risks. Keep candles at least a foot away from flammable materials and mind your appliances.



**Tip:** And while we're on the topic of cold weather risks, if you plan on lighting a romantic fire, make sure it's properly ventilated – or you could be in for a smoky surprise. Likewise, if you haven't had your fireplace and chimney cleaned and inspected by a professional this season, now is as good a time as any!

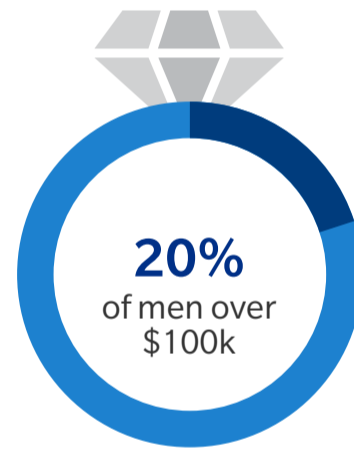
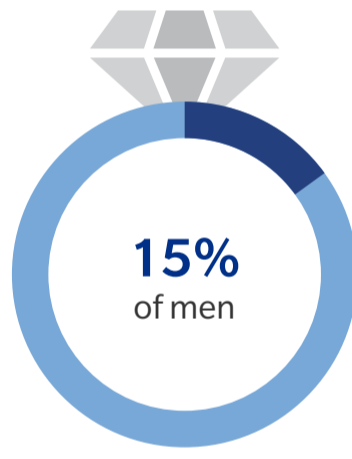
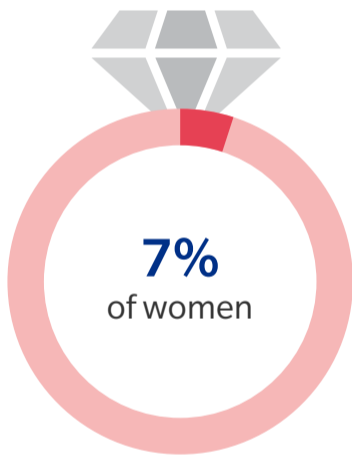


## We won't speculate, but yikes!

California (**28%**) and Texas (**11%**) top the list of homeowners claims filed on Valentine's Day with Farmers, collectively accounting for a full **39%** of such claims.<sup>3</sup>

Missouri and Pennsylvania can't match that claim volume, but of the Farmers homeowners claims filed in those states, **75%** included a bodily injury.<sup>3</sup>

# WILL YOU MARRY ME?



**Fifteen percent of men and 7% of women**<sup>1</sup> plan on popping the question, or being the recipient of a proposal, this year. That number jumps to nearly **20%** for men with a household income greater than \$100k.

# GIFTS THAT COULD COST YOU

## Lock down those valuables!

Which is to say, if you plan on showering your significant other with nice gifts this Valentine's Day, don't make it easy for thieves to run off with your treasures.

If you're out shopping, avoid leaving expensive items in the car, park in well-lit areas and keep packages out of sight.

Once you're back at home, take care to double check and lock frequently used doors and windows, turn on outdoor lights at night and jam any sliding doors with a stick or similar barrier.



## Special valuables often require special insurance considerations.

In case of theft of jewelry or watches, many homeowners policies will cover up to **\$1,000 per item**, and up to **\$5,000 total** for all jewelry and watches stolen in any one covered loss.

Jewelry is covered for other types of covered losses other than theft up to the limits listed in the policy. For extra coverage on higher-end jewelry, homeowners may want to consider purchasing a **jewelry floater** which can cover the full value of your jewelry, including damage.

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# WINE TIME

Many Valentine's Day gift givers will offer wine as a token of their affection (and plenty of other couples will open a special bottle with their romantic meals at home).

## If you drink it, don't drive!

We're all for a romantic toast with a nice bottle, but if you or your date toast the occasion with a few drinks, you may want to stay off the road for the night. If you have to go out (or get home) call a ride.



**Tip:** Wine collections are considered property and are covered under many homeowners and renters policies. If your home is damaged or destroyed by a covered loss, your wine collection may be covered, too.



# LOVE HURTS

## Watch out for Cupid's arrow!

**Fifteen percent** of Americans have experienced some degree of financial loss that can be attributed directly to Valentine's Day.<sup>1</sup>

We'll guess that these folks may have experienced the sting of Cupid's arrow a little differently than most of us.



**More than 3x** more men (**10%**) than women (**3%**) can say they've experienced injury or illness directly related to Valentine's Day.<sup>1</sup>

There's probably a lesson in that, but we'll let you draw your own conclusions.

**So please, dear romantics, mind your candles, take caution with your grand gestures and have a happy (and incident-free!) Valentine's Day!**