GETTING YOUR HOUSE VACATION-READY

The arrival of summer means warmer temperatures, longer days, and for many Americans, a nice vacation or two with the family. If you’re heading off on a trip between the months of June and August, here’s hoping you experience nothing but blue skies and sunny days. But summer is also full of wet and windy weather. Returning home to your flooded basement or your destroyed backyard can be a costly nuisance, so whether you’re planning a quick getaway, a leisurely trip or even a staycation this year, it’s important to make sure your house is ready as you are for Summer 2019.

TOP HAZARDS

Farmers Insurance® identified the top seasonal hazards for homeowners to be aware of between the months of June and August based on national Farmers® claims data over the past five years. 1

According to a CARAVAN survey conducted by Engine among a sample of 1,004 adults comprising 501 men and 503 women 18 years of age and older, which was fielded between February 25-27, 2019.

31% of Americans with homeowners or renters’ insurance incorrectly believe that their policy covers damage from floods or simply don’t know if they’re covered. * Make sure to familiarize yourself with the details of your policy and speak with your Farmers agent if you have any questions, or to find out more about flood insurance.

17% Did you know?

SEASONAL SMARTS DIGEST

At home edition: Summer 2019

Out of harm’s way

Minimize damage and protect valuable items like documents, electronics and art by placing them on shelves or tables in case water penetrates your home while you’re away. Consider storing replaceable items, including family photos and heirlooms, in a safer location.

Surge protectors vs power strips

These two items are not equivalent, although both allow you to plug in multiple devices. A power strip simply extends the number of electronic devices you can use. A surge protector does that as well, but it should also prevent damage to your electronic devices if a storm causes a power spike while you’re away.

Hidden hide-a-key

A shockingly low percentage of Americans – just 13% – remove any hide-a-keys they have placed outside their house before leaving on a trip. * Yes, those fake rocks do look pretty convincing, but a practiced burglar probably won’t be fooled. And leaving a key under the doormat? That’s just a big no!

Check it out

The right time to inspect sump pumps and drains to ensure proper operation is before the summer storm season – and especially before leaving home for any extended time. If a sump pump has a battery backup, make sure the batteries are fresh.2

Mail it in

It only takes a few minutes to ask the USPS to hold your mail, but fewer than half (49%) of Americans with a trip mail delivery or arrange for a friend to collect it while they’re away. Nothing tells would-be thieves, “Hey – we’re on vacation!” like an overflowing mailbox or packages left at the door.

In 2019, 69% of Farmers® homeowners received a 10% discount on their homeowners’ insurance policy through the HomeSmart program, which is available in 15 states.

BATTENING DOWN THE HATCHES

Of the 1% of American homes that were ever damaged by a storm...

Of the 2% of American homes that were ever damaged by a storm...

Of the 19% of American homes that were ever damaged by a storm...

Top hazards for homeowners are:

- Hail
- Water
- Wind

To avoid losing your valuable documents, electronic devices, and art, take them off their shelves or tables in case water penetrates your home while you’re away. Consider storing replaceable items, including family photos and heirlooms, in a safer location.

Surge protectors vs power strips

Surge protectors are far more effective than power strips, which simply extend the number of electronic devices you can use. A surge protector does that as well, but it should also prevent damage to your electronic devices if a storm causes a power spike while you’re away.

Hiding hide-a-keys

Many Americans – just 13% – fail to remove any hide-a-keys they have placed outside their house before leaving on a trip. Yes, those fake rocks look pretty convincing, but a practiced burglar probably won’t be fooled. And leaving a key under the doormat? That’s just a big no!

Checking for storm protection

The right time to inspect sump pumps and drains to ensure proper operation is before the summer storm season – and especially before leaving home for any extended time. If a sump pump has a battery backup, make sure the batteries are fresh.

Sending mail to the USPS

It only takes a few minutes to ask the USPS to hold your mail while you’re away. Nothing tells would-be thieves, “Hey – we’re on vacation!” like an overflowing mailbox or packages left at the door.

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** Based on National Insurance Crime Bureau data as reported to the FBI – Analysis by Farmers Insurance 2019.