

Drivers Take Heed: Summer Storms Threaten Damage to Vehicles

Progressive® Insurance finds drivers experience the worst flood and wind damage of the year in June and July

MAYFIELD VILLAGE, Ohio — June 5, 2014 — The summertime is often associated with warm weather, grilling out and pitchers of ice-cold lemonade. It's also known for thunderstorms and severe weather, which according to new data from Progressive® Insurance, causes a spike in wind and flood damage auto claims. Progressive reviewed its 2013 claims data and found 30 percent of wind and flood claims for the entire year occurred in June and July.

Progressive saw the highest numbers of combined wind and flood auto claims in the following states in 2013:

1. Texas (11.1%)
2. Florida (8.3%)
3. Ohio (6.4%)
4. Georgia (4.4%)
5. Illinois (4.1%)
6. Michigan (4.0%)
7. Minnesota (3.9%)
8. Louisiana (3.7%)
9. Indiana (3.4%)
10. New York (3.3%)

In looking at flood claims alone, June 7 ranked as the worst day of the year for flooding last year. Data also showed that 30 percent of all 2013 flood claims happened in the states of Florida and Texas.

In terms of wind claims alone, Texas and Ohio made up approximately 17 percent of the claims. The heaviest days for summer wind claims were June 21, July 10 and June 13. These dates also ranked as the second, third and fourth worst dates of the year for wind, respectively.

For those that live in areas at risk of high winds and flooding, Progressive offers the following tips to avoid potential damage from summer storms:

- Drive to higher ground

Park your car indoors or on high ground away from potential sources of damage (falling debris, projectiles, rising waters, etc.). Consider having a tarp and waterproof tape handy to seal your windows and doors as well.

- Be ready for hail

Sometimes severe storms can produce hail. Check out these tips for preventing hail damage to your car.

- If you're driving, be cautious

Do not travel down a road submerged in water — underlying currents could carry your car away. If your vehicle stalls in water, immediately abandon it — floodwaters can rise several feet in a matter of minutes.

- Consider Comprehensive and Rental coverage

When it comes to insurance, "Comprehensive" doesn't necessarily mean "all encompassing." Instead, it's the specific coverage that helps pay for damage caused by things like weather or fire. In most cases, Comprehensive will cover wind and flood damage too. Also, think about Rental coverage; should your car be severely damaged or beyond repair, this

coverage will help pay for a rental car in the interim. Both Comprehensive and Rental are among the personalized coverages you can add to your Progressive auto policy.

Of course, wind and heavy rain aren't the only severe weather events to be prepared for — here are nine things to know and do if you're impacted by severe weather. You can also visit ProgressiveResponds.com to report and track catastrophe claims at any time. For additional information including the top states and months for wind, hail and flood claims, visit Progressive.com/Newsroom.

About Progressive

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Progressive also offers insurance for personal and commercial autos and trucks, motorcycles, boats, recreational vehicles, as well as home insurance through select carriers. It's the fourth largest auto insurer in the country, the largest seller of motorcycle insurance and a leader in commercial auto insurance. Progressive also offers car insurance online in Australia at <http://www.progressiveonline.com.au>.

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