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**News Release | For Immediate Release****Soak Up Some Knowledge about Preventing Water Damage
State Farm® Lists the Top States for Water Losses**

Bloomington, Ill (March 24, 2015) – April showers bring May flowers but it also brings the potential for water in your basement. One of the worst experiences a homeowner can have is a backed-up sewer or drain filling the basement with foul-smelling water and sewage. [Water losses](#) are rising even though many of these accidents are preventable. In 2014, [State Farm](#) paid nearly \$1.8 billion for water loss claims as a result of frozen pipes, flooded basements and burst appliance hoses, an increase from the \$1.3 billion State Farm paid in 2013.

Top Ten States for State Farm Claims Due to Water Loss in 2014

| Top States for Paid Water Loss Claims | Amount Paid for Water Loss Claims | Number of Water Loss Claims |
|--|--|------------------------------------|
| 1. California | \$221,424,497 | 16,631 |
| 2. Texas | \$137,501,184 | 20,429 |
| 3. Georgia | \$137,260,031 | 16,833 |
| 4. Illinois | \$123,380,532 | 15,409 |
| 5. New York | \$99,044,118 | 12,353 |
| 6. Michigan | \$88,771,032 | 10,659 |
| 7. Pennsylvania | \$81,206,511 | 14,235 |
| 8. Tennessee | \$60,423,019 | 7,162 |
| 9. Ohio | \$52,454,367 | 7,601 |
| 10. Maryland | \$49,617,368 | 6,433 |

Understanding what your insurance policy covers will help keep your head above water when there is a water loss because homeowner policies do not cover [flood losses](#). [Back-up of sewer or drain endorsement](#) is an additional endorsement that may be purchased for covered accidental direct physical loss caused by water or sewage that enters through a sewer or drain that is located inside the interior of the home or building. It also provides coverage if water enters and overflows a sump pump well that is located inside the interior of the dwelling.

Maintenance of your home is vital when it comes to preventing water damage. Preventative maintenance can be cheaper and easier than tearing out and replacing the floor and subfloor because of an undetected leak from a toilet or pipe.

Suggestions for Regular Home Maintenance to Help Reduce Water Damage

- Regular cleaning of your home's interior helps you spot trouble early. Pull out everything under sinks monthly and check for moisture all the way back to the wall.

- Check water lines to ice makers, disposals, dishwashers and other appliances that use water. Be sure not to kink or puncture water lines if the appliance is moved.
- [Check the sump pump](#) at least once per month as the metal pole on pedestal pumps can corrode, plus the float and intake can become stuck or clogged. Use batteries or a generator if you lose your electric power often during storms.

Suggestions for Seasonal Home Maintenance to Help Reduce Water Damage

- Check your drains and gutters every few months. Water can seep into your home if leaves and debris block gutters and drain pipes.
- Gutters and downspouts should extend far enough away from the foundation to carry water away from the dwelling. The ground should slope away from your home, garage and outbuildings.
- Inspect your roof yearly. Make sure you don't have any loose shingles and that the edging is down nice and tight.
- Inspect window frames and look around windows and doors for gaps between the sills where caulk needs replacing. Act quickly to replace, prime/paint and caulk any damaged wood.
- [Replace appliance hoses](#) with a tougher hose that's covered in flexible, braided steel.
- Consider having a [water leak detection system](#) installed. Water leak detection systems connect a water-sensitive probe to an electronic alarm that signals a water leak.

Sometimes water still gets in. If you have a finished basement, be aware of the dollars you have at stake if a sewer or drain loss occurs. To ensure that your belongings aren't damaged, items stored in basement areas should be shelved or kept off the floor. Furniture should be on casters or shims and arranged away from floor drains. Don't let water losses sink you. Remember that water will go where it wants, when it wants, so take care of problems immediately.

About State Farm

State Farm and its affiliates are the largest providers of car insurance in the U.S. In addition to providing auto insurance quotes, their 18,000 agents and more than 65,000 employees serve over 82 million policies and accounts – nearly 80 million auto, home, life, health and commercial policies, and nearly 2 million bank accounts. Commercial auto insurance, along with coverage for renters, business owners, boats and motorcycles, is available. State Farm Mutual Automobile Insurance Company is the parent of the State Farm family of companies. State Farm is ranked No. 41 on the 2014 Fortune 500 list of largest companies. For more information, please visit www.statefarm.com.