

Fall/Winter 2021

# GOOD NEIGHBOR<sup>®</sup>

welcome



## HOLIDAY HELPER

HOW **HOMEOWNERS INSURANCE** CAN HELP KEEP STRESSFUL INCIDENTS FROM RUINING YOUR CELEBRATION

## READY FOR THE ROAD

TIPS TO KEEP **NEW DRIVERS** SAFER BEHIND THE WHEEL

## PLUS ...

BUYING A CAR ONLINE, GEARING UP FOR SOLAR POWER AND MORE



**IS YOUR PET**

**PART OF YOUR**

**EMERGENCY PLAN?**

**READY TO EXPLORE?** Check out [statefarm.com/customer-care/welcome](https://statefarm.com/customer-care/welcome) to get started.

# hello

## As the weather cools, I'd like to extend a warm welcome to the State Farm family.

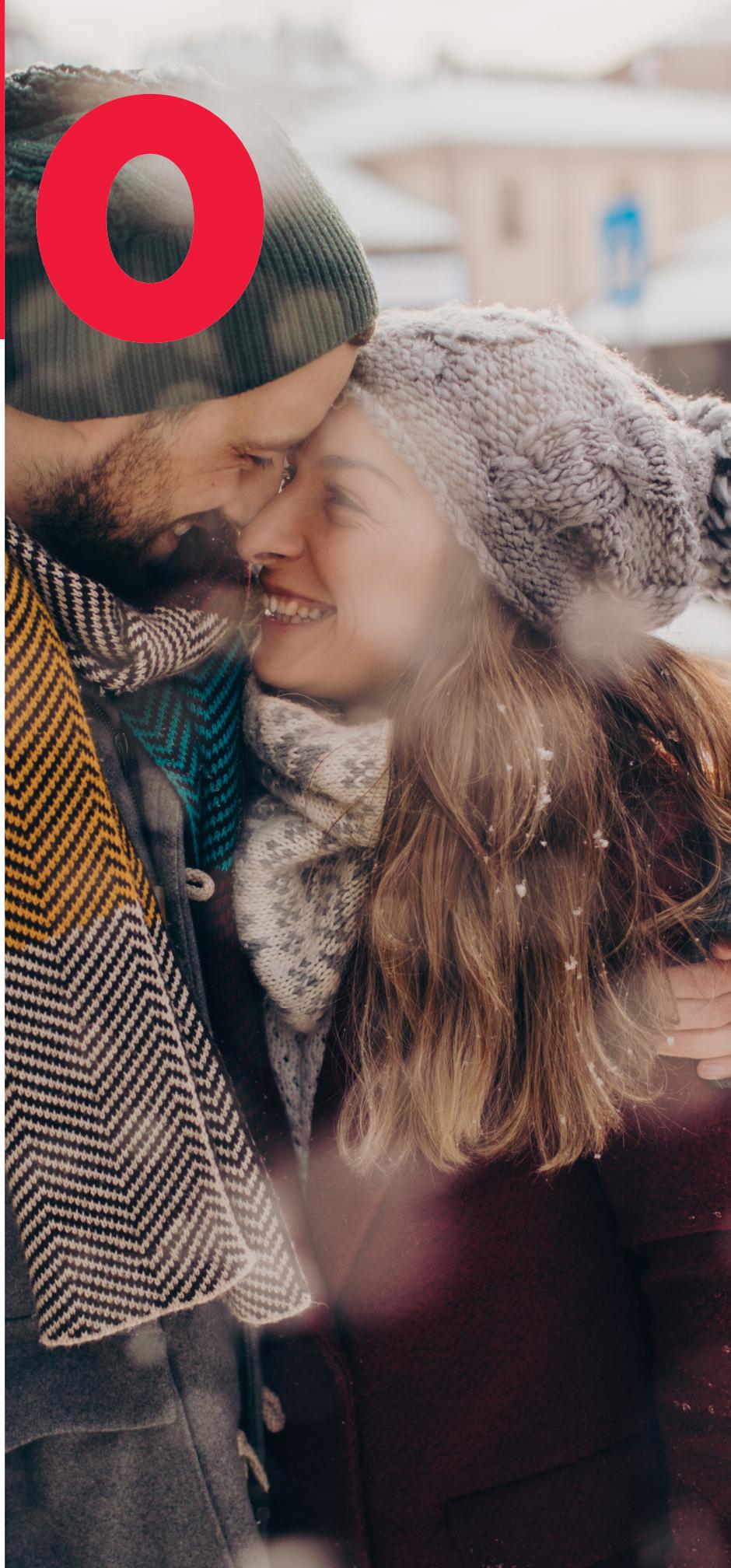
And as your State Farm agent, I'm excited to share this magazine as a thank you for placing your confidence in us. Inside, you'll find useful solutions to everyday problems, **inspiring stories and tips** to help keep you and your family safe.

Whether you live in a blizzard-prone area or are on the lookout for hurricanes, our guide to **extreme-weather preparedness** can help ensure you're ready to weather any storm safely (page 13). And any preparedness plan is not complete without taking into account your entire family — including pets. We'll guide you through what you should include to **make sure your furry friends are safe and secure** in any situation (page 6).

If you've got a new driver in the family — or just someone who could use a refresh, we'll detail some key **behind-the-wheel safety tips** (page 10). And as we enter **State Farm's 100th year**, take a look at what we've accomplished alongside our neighbors and how far we've come (page 18).

I invite you to visit [statefarm.com/customer-care/welcome](https://statefarm.com/customer-care/welcome) to register your email with us. That way we can send you a **newsletter** filled with more ideas you'll use every day. And if any questions about your policies should arise, remember you can always **call, email or swing by my office**.

Your neighbor,



## We're here for you

What to do next and where to find more from State Farm.

**No ask is too small — or big.** (Yes, we really can help you create a budget.) That's why we offer you solutions for home and car conundrums, apps for your on-the-go needs and more. Here's what to do next.



### Connect

**Desktop, mobile, e-news:** Tap into even more ideas and resources.

**To do:** Download the State Farm app or visit [statefarm.com/customer-care/welcome](https://statefarm.com/customer-care/welcome).



### Protect

**Life, home, auto and more:**

Your agent can walk you through the range of options for your needs and budget.

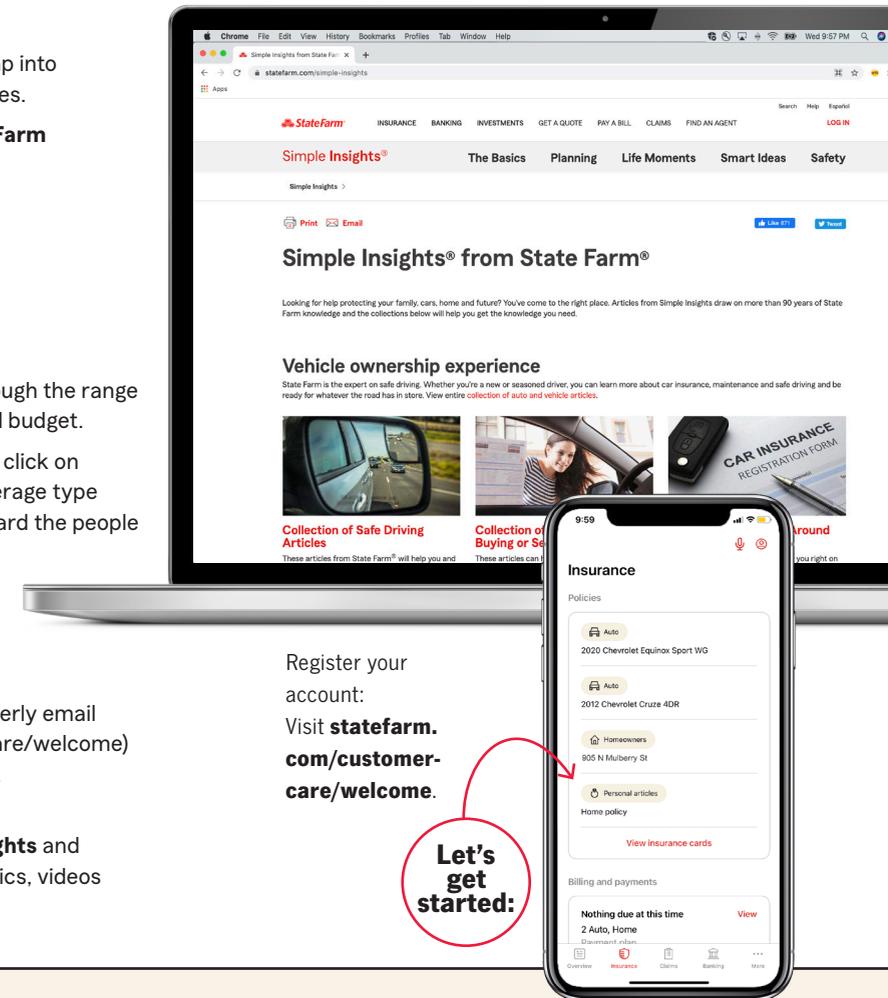
**To do:** Visit [statefarm.com](https://statefarm.com), click on "Insurance" and select a coverage type you may need to help safeguard the people and things you value.



### Learn

**Register** to receive our quarterly email ([statefarm.com/customer-care/welcome](https://statefarm.com/customer-care/welcome)) and explore online resources.

**To do:** View [statefarm.com/simple-insights](https://statefarm.com/simple-insights) and search for articles, infographics, videos and more.



### Inside you'll find:

**Tips to help you maintain & protect yourself, home & car**

PG: 2-5 | 10-17

**Ideas to manage your money**

PG: 2-5

**More info about your insurance**

PG: 20-22

**Inspiration to give back in your community**

PG: 6-9 | 18-19

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# NEIGHBOR NOTES

WHAT YOU NEED TO KNOW to end 2021 on the right note — and sail into a spectacular New Year.



## BUYING A CAR ONLINE

**NEED A NEW SET OF WHEELS** but not looking forward to the high-pressure environment of a dealership? While including the added benefit of social distancing for higher-risk shoppers, a (mostly) virtual buying experience can often save you time, money and unwanted stress.

**Do Your Research** Choose a model, trim level and feature set. You can change your mind at any time, but knowing what you want will help you narrow your search.

**Go for a Test Drive** Visit a dealership to take your preferred vehicle for a spin — but wait until you're back in front of your computer to get down to brass tacks.

**Get Quotes** Email dealerships to find the car you want and ask them for their best out-the-door price (inclusive of taxes and fees).

**Negotiate!** Email each dealership again, ask them to beat the lowest quote you've received and keep going until the dealerships stop lowering their price.

## SEASONAL SHOWDOWN:

### PATIO HEATERS **VS.** FIRE PITS

**AS THE AIR TURNS CRISP**, you might be looking to buy a patio heater or fire pit to stay toasty during outdoor social gatherings. But which is better? It depends on what you're looking for.

▶ Patio heaters don't give off sparks, and many are equipped with anti-tilt mechanisms. Fire pits require more caution and should be kept at least 10 to 20 feet from structures.

▶ A decorative fire pit can be the centerpiece of an outdoor space, creating a "sitting-around-the-fire" ambiance that a patio heater can't match.

▶ Patio heaters give you more ability to control the temperature and can heat a larger space than a fire pit ... but they might fall short if your goal is toasting the perfect s'more.

▶ Both offer multiple fuel-source options. Wood-burning fire pits are common, but some use propane. Patio heaters are typically fueled by propane or electricity. Consider which will be the most convenient for you when making your decision.



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## IS YOUR HOME READY FOR SOLAR POWER?

**INVESTMENTS IN SOLAR POWER** now can pay big dividends next spring and summer. But is your home a good fit?

### SIZE MATTERS

You'll generally need around 300 to 500 square feet of roof space to make an investment in solar panels worthwhile.

### SOUTH-FACING = ENERGY SAVINGS

A south-facing roof will produce the most energy from solar panels (and, therefore, the greatest savings on your electric bill).

### HOW OLD IS YOUR ROOF?

If you're going to need a new roof within the next decade or so, it may be more cost-efficient to wait on solar until it's time to replace it.

## SMART SAVINGS

**THE HOLIDAYS** can put a strain on finances, but mobile savings apps on your smartphone can help make sure you're putting away enough for a rainy day.

**Acorns** Rounds up your purchases to the nearest dollar and automatically adds the spare change to an investment account.

**Digit** Calculates what you can afford to save based on your spending and income and then automatically transfers that amount into an FDIC-insured account.

**Mint** Tracks all of your spending and savings by linking credit cards and bank accounts. Allows you to set savings goals and track them over time.

## SPOTLIGHT ON: RIDESHARE INSURANCE

THINKING ABOUT EARNING SOME EXTRA CASH by driving for a ridesharing company? Here's what you need to know about rideshare insurance.

### WHAT IS IT?

Personal auto insurance may not cover accidents that happen during your ridesharing gig. Rideshare insurance covers the gap and is typically less expensive than a full-blown commercial policy.

### WHAT DOES IT COVER?

Coverage extends from your personal auto policy and may include liability coverage for property damage and injury to others, physical damage to your car and emergency roadside service. To learn what specifically is available to you, talk with your State Farm agent.

### HOW DO I GET IT?

You can get rideshare insurance as a coverage endorsement from your personal auto insurer for an additional premium of around 15 to 20 percent. Once the coverage is purchased, it automatically kicks in whenever your rideshare app is on and you're available for hire.

**36%**  
Percentage of U.S. adults who've ever USED A RIDE-HAILING SERVICE, as of 2019.<sup>1</sup>

## CARBON MONOXIDE AND EMERGENCIES

DURING A SEVERE WEATHER EVENT, knowing how to safely use heating elements can save your life.



**Don't** run portable generators, charcoal grills or camp stoves indoors — they can produce deadly carbon monoxide fumes and can pose a fire hazard.



**Do** make sure you have working carbon monoxide alarms with battery backup power.



**Do** know the signs of carbon monoxide poisoning, including headache, dizziness and weakness.



**Don't** run vehicles in the garage, even with the door open.



**Do** immediately seek fresh air and call 911 if you are experiencing symptoms of carbon monoxide poisoning.



**48%** Less than half of surveyed remote workers have a COMFORTABLE DESK CHAIR that supports their back.<sup>2</sup>

## HOME OFFICE ERGONOMICS

### WITH MORE PEOPLE THAN EVER WORKING FROM HOME,

it's important to make sure your workspace is set up to keep you comfortable, healthy and productive.



Perching your laptop on a cabinet or end table might work for a day or two, but you need a desk if you'll be working from home for any length of time. A good desk gives your legs room to stretch out and keeps you from sitting at more than an arm's length from your computer.



Invest in a chair with lumbar support — ideally, one that allows you to lean back a bit. Many people find that the most comfortable working position is similar to sitting in the driver's seat of a car.



Keep your screen at eye level. If it's lower, you'll have to tuck your chin into your chest to see it.

## SOMEONE HIT MY PARKED CAR. NOW WHAT?

**YOU RETURN TO YOUR VEHICLE** after an errand or the end of a workday, and there it is — a dent that wasn't there before. Take a breath. You've got this.

**IF THE OTHER DRIVER IS STILL THERE, GET AS MUCH INFO AS POSSIBLE.** Name, address, phone number, driver's license number and insurance information.

**CALL YOUR INSURANCE AGENT.** They'll walk you through the next steps, including possibly filing an accident report with the police.

**GATHER OTHER EVIDENCE.** Ask others in the parking lot if they saw anything, and check with nearby businesses to see if they have security cameras.

**TAKE PHOTOS: CLOSE-UPS OF THE DAMAGE, WIDE SHOTS OF THE LOCATION.** The more the better.

# CREATE A HOUSEHOLD DISASTER PLAN THAT INCLUDES YOUR PET

For four-legged friends, an emergency can get off to a rough start. Here's how to prepare.



## WHEN A DISASTER STRIKES, JOANNE BOURBEAU IS READY TO DEPLOY HER TEAMS TO STEP UP AND HELP.

During a disaster, Bourbeau, who is the board chair of the nonprofit Vermont Disaster Animal Response Team (VDART) as well as the Northeast Regional Director for the Humane Society of the United States (HSUS), works behind the scenes to coordinate a response to keep animals out of harm's way. That means when incidents ranging from widespread floods to traffic accidents overwhelm local resources, they procure and set up temporary animal shelters, transport pets to safety and provide for their needs — such as food, water, shelter and veterinary care — until they can be reunited with their families.

But she's not the only one who needs to prepare.

Handling an animal's care is a critical step in disaster preparedness that starts with families. How a family plans to handle its pets is often overlooked during the planning period, and that leaves some pet owners scrambling during times of stress. "We never want people to be in a situation where they have to choose between their animals and an evacuation," says Bourbeau.

Instead, Bourbeau recommends that pet owners tailor a plan and pack a survival kit to meet the needs of the entire family — including four-legged companions. Here are some ideas on how you can get started with a disaster-preparedness plan that includes your pet.

### PACK THE ESSENTIALS

Three days' worth of essentials is a good rule of thumb to start; you might be asked to shelter in place or asked to leave your home, says Bourbeau. Pet owners should also consider including extra medications, comfort items and cleaning supplies in their pet's disaster kit and keeping it in a safe, accessible place known by all family members.

### MAKE IT SIMPLE

Whether you've packed extra water and snacks in your car in anticipation of a snowstorm or left a box to grab in the basement or garage, be sure to consider dogs, cats or other animals when putting aside emergency supplies. Families can pack supplies — for both pets and humans — in one plastic container, which is easy to carry outside of the home or fit in the

WRITTEN BY ALINA DIZIK

"WE NEVER WANT PEOPLE IN A  
SITUATION WHERE THEY  
HAVE TO CHOOSE  
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ANIMALS AND AN EVACUATION."

trunk of a car, says Sarah Speed, executive director of the Pennsylvania Animal Response Team (PART), a statewide non-profit with county-based response teams dispatched by 911 throughout the state during animal emergencies.

### TAILOR THE DETAILS

Add to your emergency stockpile, depending on the needs of your pet. For instance, some animals may require a restraint during car rides while others simply need a carrier. Families



## MEET STATE FARM'S DISASTER GO BAGS

When disaster strikes, finding help fast — be it for yourself or your pet — is essential. At State Farm, we're making it just a little bit easier.

We've partnered with the Vermont Disaster Animal Response Team (VDART) — and soon, other states — to distribute our Disaster Go Bags, which pet owners can store and grab in case of an emergency. Not only do we include food and toys, we pack other basics such as collapsible drinking bowls, dog waste bags and a mini first-aid kit. Our coloring book on animal safety even helps the kiddos relax during times of stress.

"The Go Bags have everything that families need to start building their own personalized disaster kits," says Joanne Bourbeau, who has most recently distributed them in homeless shelters and food pantries to pet families in need. "It was a win-win situation to be able to provide families with this potentially life-saving resource."

often include microchip paperwork to make it easier to be reunited with their animal. You might include toys and treats, which can lower an animal's stress during difficult times, Speed notes. "Considering different scenarios can make it easier to pack what you need," she says.

### WRITE IT DOWN

Before volunteers join Bourbeau's disaster response team, she gives them the same advice she gives others: Jot down an emergency plan and share it with loved ones who need to be in the know. That means covering issues such as designating a caretaker for the animal if the family must evacuate the home. "We require all of our volunteers to have a personal written plan that spells out where their animal is going to go," she says. "Unless you have it in writing, it's hard to remember when you're on the go — and you won't be able to volunteer if your own family isn't safe."

### PREPARE A BACKUP PLAN — AND ANOTHER BACKUP PLAN

Even if you've got your emergency response plan in place, having a backup is important in case of unforeseen circumstances, says Bourbeau. "We always want a Plan B or Plan C, especially for people who have a lot of animals or a wide variety of animals," she says. Backup plans often include neighbors or others living nearby willing to serve as reinforcements in case loved ones are suddenly unavailable to provide pet care, she adds.



Left: Volunteers distribute Disaster Go Bags



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### THINK THROUGH THE CHALLENGES

Creating a pet-friendly plan means identifying the most common disasters in your region, says Bourbeau. For instance, while some parts of the country are more prone to earthquakes or forest fires, others may experience hurricanes and flooding (see page 13). When creating a plan, make sure your response is in line with local needs. "It's about thinking through what the biggest challenges are for where you are — and all of the possible scenarios to respond to," she says.

### REVAMP ON A YEARLY BASIS

Discuss your go-to plan and repack essentials annually. Consider swapping out snacks, pet food and even drinks and replacing them with items that have a later expiration date. Be sure to inventory non-food items for your entire family — including your pet — such as water bowls, medicine and hygiene products. "Keep it all together and update it," says Speed. "Make it part of your spring-cleaning plan." ■

# WHEN ROOKIE DRIVERS TAKE THE WHEEL

State Farm's agents share what newbies — and motorists of all ages — should know to stay safe.

WRITTEN BY ALINA DIZIK

## **DURING DRIVER'S EDUCATION COURSES AND MEETINGS WITH TEENS AND PARENTS AT HIS OFFICE, STATE FARM AGENT RICK SELF CONFIDES IN THE TEENS HE MEETS AS IF HE'S TALKING TO ONE OF HIS FOUR DAUGHTERS.**

As new drivers, many haven't yet experienced the slipperiness of a road after a rain, understand what it's like to be distracted while driving or know how to keep calm when merging onto the freeway, says Self, who is based in Lincoln, Nebraska. Plus, rookie drivers who feel overly confident in their driving ability don't yet have the driving chops to follow through. "It's all about repetition and experience," says Self, who often speaks to students as part of the Students Against Destructive Decisions (SADD) program

and guest teaches driving courses at local high schools.

Rather than rushing the process, Self recommends that younger drivers take their time to feel comfortable behind the wheel. Whether you're raising a younger driver or simply looking to sharpen your own skills, try the strategies below to stay safer on the road.

### **AVOID THE PINGING**

Drivers may not realize that sending a simple emoji can create a dangerous driving scenario. Even a millisecond of distraction may have negative results. Self has a strict no-cellphone policy for young drivers and recommends turning off notifications and putting the device away and out of immediate reach, such as in the glovebox. "The risk of having an accident while texting is almost the same as driving impaired," says Self, who partners with the Nebraska Safety Council to speak at their driver training classes.

### **SKIP THE CARPOOL WITH FRIENDS**

Young drivers are especially eager to hop in the car with friends. But when you're just starting out, riding with others can create unnecessary disruptions in the car, which can be especially difficult to ignore. Others in the car may be texting or talking, and that creates unwanted distractions for new drivers. Rather than multiple people in the car, Self suggests starting with just one other person and insisting that they buckle their seat belt before you start the car.

### **SLOW DOWN**

Driving too fast can be a major hazard for new drivers, especially if they're navigating unfamiliar areas, says Self. Encourage them to follow the speed limit by paying attention to the speedometer and leaving plenty of time to get to the next destination. "The biggest problem with young, inexperienced drivers is that they drive too fast," says Self. "Young drivers often have great reaction time, and they think they can drive faster than is safe."

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**RICK SELF**  
STATE FARM AGENT

**THEY BECOME COMFORTABLE WITH BAD HABITS,**

**BUT ALL OF THE SAME THINGS THAT ARE DANGEROUS FOR YOUNG PEOPLE ARE DANGEROUS FOR EVERYONE.**

””

Another tip: Discuss the price of a speeding ticket in your area and its effect on insurance. This can serve as an additional deterrent to unchecked speeding.

### **THINK THROUGH COMMON SCENARIOS**

Working as a team to think through the consequences of risky choices can help young drivers feel like they've come to the conclusion to practice safe driving on their own, says Dennia Beard, a State Farm insurance agent in Benton, Arkansas, who partners with SADD to educate new drivers in her area. Discuss the repercussions of driving under the influence or getting distracted on the road, and then list the steps you need to take if you're responsible for an accident — that way there are no surprises for the teen or guardian. "We'll play out a four-car pileup and talk about what that would mean for their parents, for their insurance rate, for the vehicle and for them," she says.

## **TEENS IN TOW**

National Teen Driver Safety Awareness Week is in October, which means it's the ideal time to discuss the rules of the road with younger drivers eager to get behind the wheel. Be sure to address some of the biggest driving risks to teens, including alcohol, inconsistent seat belt use, distracted or tired driving, speeding and multiple passengers in a vehicle. Creating an ongoing dialogue allows teens to ask questions or talk through their fears. More important, being open about discussing the risks can give your family peace of mind.

FF



DENNIA BEARD  
STATE FARM AGENT



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**DEPLOY SOME VIRTUAL TECH**

Beard encourages her clients to use State Farm's Drive Safe & Save™ app, which gives parents of young drivers additional peace of mind when they hit the road. The app connects to a Bluetooth beacon and monitors quick acceleration, hard braking and distracted driving while offering savings on monthly payments. "It gives parents so much more information than they ever had before," Beard says.

**UNDERSTAND YOUR COVERAGE**

When Beard meets with young drivers, she always starts off with a conversation on liability. That's the part of insurance that helps cover the expenses of a new driver who causes bodily injury or damage to another person's vehicle while operating their own. Often, understanding the repercussions and learning more about how liability works helps new drivers understand the seriousness of getting behind the wheel. "They may say all the right things, but I want them to really understand what that really means," Beard says.

**LEAD BY EXAMPLE**

Whether it's mom and dad or other drivers in the teen's life, watching loved ones follow the rules of the road sets a powerful example, says Self. That means adults should be extra cautious when it comes to following traffic laws, including avoiding common mistakes such as not stopping long enough at a stop sign, driving impaired or distracted driving. "They become comfortable with bad habits, but all of the same things that are dangerous for young people are dangerous for everyone," he says. ■

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**WE'LL PLAY OUT A FOUR-CAR PILEUP**

**AND TALK ABOUT WHAT THAT WOULD MEAN FOR THEIR PARENTS, FOR THEIR INSURANCE RATE, FOR THE VEHICLE AND FOR THEM.**

**BE PREPARED:  
EXTREME  
WEATHER  
AND  
NATURAL  
DISASTERS**

**WHETHER YOU'RE FROM TORNADO ALLEY OR HAVE PLANS TO VISIT EARTHQUAKE COUNTRY, A FEW SIMPLE STEPS TODAY CAN HELP KEEP YOU, YOUR PROPERTY AND YOUR LOVED ONES SAFE TOMORROW.**

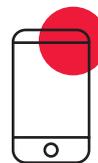
WRITTEN BY CALVIN HENNICK

# TORNADOES & HURRICANES

**BEFORE:** Be familiar with your community's warning systems (such as sirens) and sign up for any available alerts to get as much advance notice of a coming storm as possible. Identify a safe space to wait out the storm. In a tornado, that might be a basement. In a hurricane, it might be an interior room of an upper level to escape flooding. Do not shelter in an enclosed attic — you could become trapped by floodwater.

**DURING:** Immediately go to the safe location that you previously identified. Protect yourself by covering your head and neck with your arms and hide under furniture and blankets. Do not attempt to outrun a tornado in your car or drive through floodwaters caused by a hurricane. One foot of moving water can sweep a vehicle away.

**AFTER:** Stay clear of downed power lines and avoid wading through floodwaters. If you evacuated, return only after authorities give you the all-clear. Check and document any damage to your property and contact your insurance agent.



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**IMMEDIATELY GO TO THE SAFE LOCATION THAT YOU PREVIOUSLY IDENTIFIED.**



# WILDFIRES

**BEFORE:** Some precautionary steps can help to reduce the risk of exterior fires that start on your property. For example, it's important to keep grills and fire pits a safe distance from your home, and you're better off skipping the fireworks display. ("The best way to stay safe from fireworks is to not use them," advises FEMA.) Protecting your home from wildfires requires a little more work. Clearing debris and trimming trees, for instance, can prevent fire from spreading from dead

branches or dried leaves. To keep hot embers from making their way into your home (where they can set the entire structure ablaze), replace damaged shingles and roof tiles, install mesh covers over rain gutters and repair any broken windows or screens.

**DURING:** If advised to evacuate, do it. If you are not ordered to evacuate and have time to prepare your home, close all vents and windows, shut all shutters and blinds to reduce radiant heat, shut off any gas or oil fuel supplies and douse your home with hoses and lawn sprinklers for as long as possible.

**AFTER:** If you evacuate, do not return home until authorities say it is safe to do so. Photograph any property damage, conduct an inventory of your home and contact your insurance agent.



# EARTHQUAKES

**BEFORE:** Protect against property damage and injury by securing heavy items, such as bookcases and televisions. Store heavy or breakable items on low shelves and fix any structural issues that could make your home vulnerable.

**DURING:** Use the "Drop, Cover and Hold On" technique to protect your body: drop down to your hands and knees, cover your head and neck with your arms — if possible, crawl underneath a sturdy table or desk for shelter, hold on to the table or desk with one hand and prepare to move with it if it moves. If you're in a car, pull over and set your parking brake.

**AFTER:** Expect aftershocks. If the building you are in is damaged, go outside and quickly move away from it and don't enter any damaged buildings. Check your home for damage, document it and contact your insurance agent.

# FOLLOW THE INSTRUCTIONS OF LOCAL RESPONDERS



## FLOODING

**BEFORE:** Flooding is the most common natural disaster in the U.S., and failing to evacuate flooded areas or entering floodwaters can lead to injury or death. Typically, homeowners insurance does not cover flooding, so take time to learn whether you live in a flood-prone area and purchase a flood policy, if necessary. Also, sign up for community alerts for advance notice of potential flood conditions.

**DURING:** Evacuate immediately if directed to do so and follow the instructions of local responders. Never drive around barricades, which police use to safely direct traffic out of flooded areas. Don't walk, swim or drive through flooded areas and stay off bridges over fast-moving water, which can be washed away without warning. If you become trapped in your car in rapidly moving water, stay inside; only get out onto the roof if water is rising inside the car. If you're trapped in a building, move to the highest level (not an enclosed attic), and only exit onto the roof if necessary.

**AFTER:** When you return home, inspect and document any damage before reaching out to your insurance agent. Be careful not to touch electrical equipment if it is wet or if you are standing in water. If it is safe to do so, turn off the electricity.



## HELP AVOID ELECTRICAL FIRES WITH TING

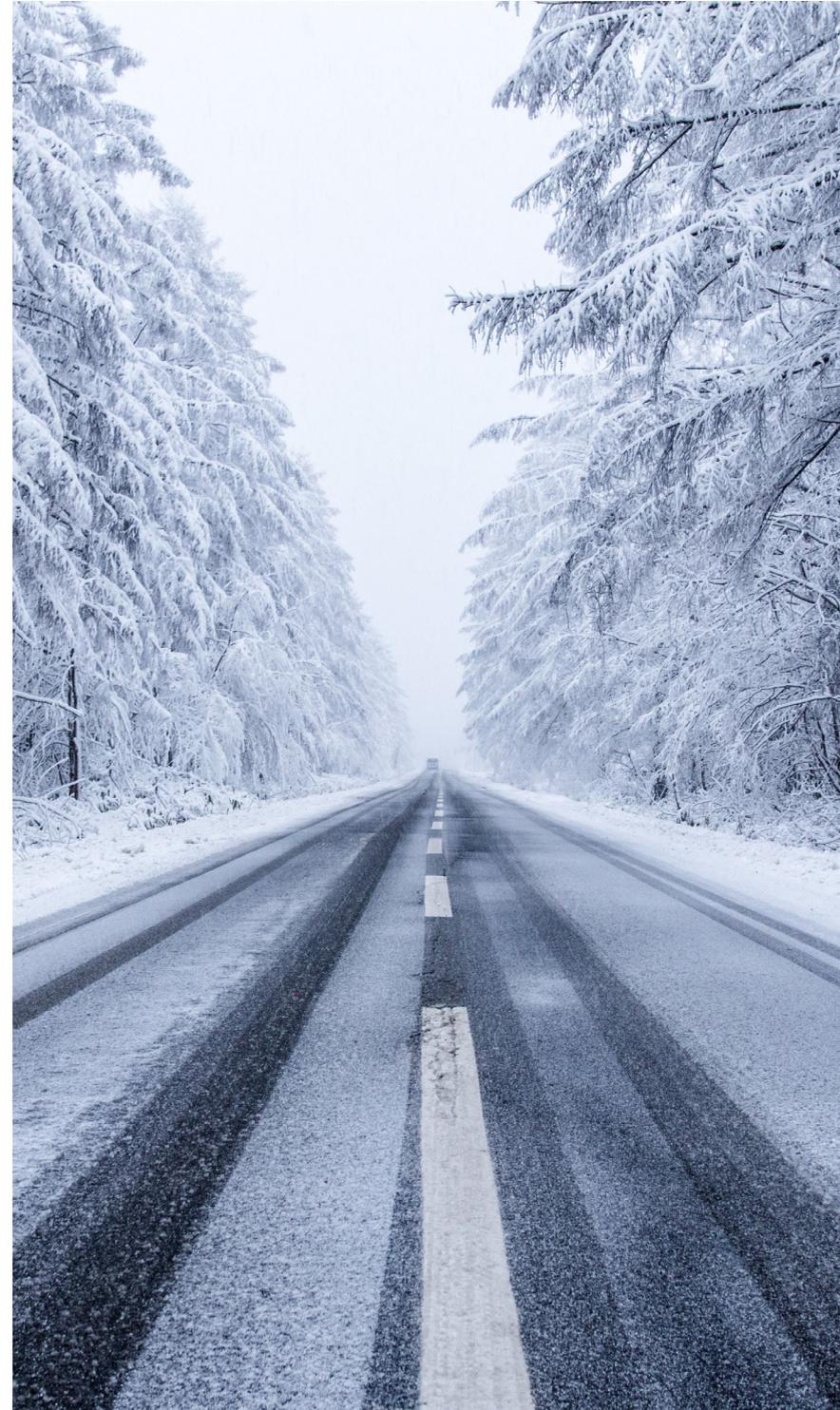
Electrical fires make up approximately 13 percent of all home fires, causing nearly \$1.3 billion in home damage and taking hundreds of lives each year. Ting monitors a home's electrical network using a smart plug to detect faults that could lead to fires.

State Farm is working with Whisker Labs to offer a free Ting sensor and 3 years of service to qualified policyholders in Arizona, California, Ohio and Texas. To be eligible, participants must have an active State Farm home (non-tenant) insurance policy as well as a smartphone and Wi-Fi coverage in their home.

## BUILD AN ALL-PURPOSE EMERGENCY KIT

Spend some time creating a kit that will help you make it through any emergency — A good emergency-preparedness kit should include:

- A three-day supply of non-perishable food and a can opener, along with one gallon of water per person per day for several days.
- A battery-powered or hand-crank radio, a flashlight and extra batteries.
- A first-aid kit, dust mask and personal sanitation items like wipes and garbage bags.
- A whistle to signal for help.
- Include a "go bag" in case you need to evacuate. Pack medications, electronics, food and water, clothing, anything you'd need for family pets and important documents.



## EXTREME WINTER WEATHER

**BEFORE:** You can literally insulate yourself from winter storms by caulking and weather-stripping doors and windows, covering windows with clear plastic from the inside and insulating walls, attics and water lines that run along exterior walls. If you plan to use a fireplace or wood stove for emergency heating, be sure to have your chimney or flue inspected once a year. Finally, make sure your smoke alarms and carbon monoxide detectors are in working order before the cold rolls in.

**DURING:** Stay off the roads if possible. If you need to go outside, wear warm clothing and watch for signs of frostbite (numbness; white or grayish-yellow skin) and hypothermia (shivering, exhaustion, confusion, slurred speech).

**AFTER:** Take it easy while digging out. Wet, heavy snow is sometimes called "heart attack" snow because sudden exertion in cold weather (when arteries tend to constrict) can lead to a cardiac event. The risk is higher for people over 55; to stay safer, rest when you feel tired, dress for the weather, stay hydrated and watch out for signs like chest pain or difficulty breathing.

CELEBRATING



100 YEARS



STATE FARM OFFERS ABOUT **100** PRODUCTS TO PROTECT THE THINGS THAT MATTER MOST.<sup>2</sup>

AS WE APPROACH 100 YEARS AT STATE FARM, it's the perfect time to take a look back at the years of service to our community and honor the employees and agents who make it their business to be good neighbors.

STATE FARM WAS FOUNDED IN 1922 by retired farmer G.J. Mecherle. His goal? To do the right thing for rural auto insurance customers. What started as an idea built on the principles of honesty and integrity soon became reality, and it continues to guide all we do nearly 100 years later.

Through the years, we've made connections and built relationships — because we care and because we're the ones you call when life gets hard. From a ding on a car door to the loss of a home, we're here to restore lives, rebuild neighborhoods and renew hope.

Our strong history of investing in the communities where we live and work isn't an accident, it's part of who we are. That's what being a good neighbor is all about.

Whatever the next 100 years bring, we'll be there with you — creating new solutions and evolving to meet your needs, whatever they may be.



Ready to make the most of your State Farm insurance? Register online to get started: [statefarm.com/customer-care/welcome](https://statefarm.com/customer-care/welcome).

## LIVING OUT OUR VALUES

"LIKE A GOOD NEIGHBOR" goes far beyond the jingle Barry Manilow penned in 1971. It's at the core of how we operate. We work hard to protect what matters to you: your family, your home, your belongings and your community. And that goes beyond the coverage we offer — we're there in your community with you, investing in community organizations, providing education and support and volunteering alongside good neighbors like you.

[ 63 MILLION PEOPLE ]

volunteer in any given year<sup>1</sup> — including your State Farm agent.

Giving back to the communities in which our agents live and work is part of our commitment to the common good.

## Let's Take A LOOK BACK



### FIRST IN ITS CLASS

The first car insured by State Farm was a **1919 Hudson worth \$3,450** — a luxury for its day.



### NEEDLE & THREAD

State Farm **used sewing machines** to attach policy documents to one another from 1939–1976.



### MAIL ON WHEELS

In 1940, State Farm **used roller skates** in hopes of increasing the efficiency of its mail delivery.

WE HAVE ABOUT **19,200** AGENTS LIVING IN THE COMMUNITIES WE SERVE.<sup>3</sup>

STATE FARM HAS **85M** POLICIES & ACCOUNTS IN FORCE IN THE U.S.,<sup>3</sup> AND WE'RE COMMITTED TO EACH AND EVERY ONE. IN FACT, **NEARLY 36,000** CLAIMS ARE HANDLED EACH DAY.<sup>4</sup>

<sup>1</sup>nonprofitsource.com/online-giving-statistics/volunteering-statistics/

<sup>2</sup>statefarm.com/about-us/company-overview/company-profile/fast-facts

<sup>3</sup>Financial Reporting & Analysis – U.S. only as of 12/31/2020.

<sup>4</sup>statefarm.com/about-us/company-overview/company-profile/state-farm-story

# HOMEOWNERS INSURANCE AND HOLIDAY MISHAPS: IS IT COVERED?

Your favorite holidays provide a reason to celebrate — but they may also include stressful snafus. Here are a few ways your homeowners insurance can protect you from loss and liability in the months ahead.

**AFTER SCALED-BACK CELEBRATIONS IN 2020**, families are excited to make the most of this year's holiday season, and the last thing anyone wants to think about is fire, injury or theft. Unfortunately, accidents are common and can quickly turn holiday mirth into misery.

Solid homeowners insurance can minimize your financial risk and provide peace of mind so you can enjoy every holiday to the fullest. Check your coverage for these common mishaps.

1

**SOMEONE FALLS ON YOUR PROPERTY.** Whether an overly excited trick-or-treater stumbles on your front porch or an overloaded letter carrier slips on ice, your insurance policy's liability protection (and medical payments clause) should cover most guest injuries.

First, check your property for hazards and keep salt on hand for icy days. Review the payment limits of your plan and increase them if needed to reach adequate coverage. You can also purchase a Personal Umbrella Policy that kicks in when your homeowners policy runs out of coverage to further protect your personal assets.

If it's you who falls, however, homeowners insurance will likely exclude the injuries. You'll need to use health insurance coverage for any medical bills.

2

**A STORM TAKES DOWN A TREE.** Harsh weather like snow, ice, hail and wind can cause major damage to your landscaping and home. Insurance typically covers these types of claims, but it's a good idea to check your policy for specific exclusions. To avoid damage, prepare before storms by cutting down dead trees and branches.

3

**A WATER PIPE BURSTS.** Cold temperatures can freeze the water in your pipes and cause them to crack and leak. So long as the problem was an accident — and not the result of poor maintenance — your insurance policy should cover the damage.

To reduce the likelihood of frozen pipes, keep your thermostat set to at least 55 degrees, even when you're out of town. You can also open cabinets under kitchen and bathroom sinks to allow for more warm-air circulation and let water drip from faucets to lessen pressure.

4

**A FIRE BREAKS OUT IN THE KITCHEN.** Cooking starts more home fires than any other cause, and they peak at Thanksgiving and Christmas. In fact, house fires of all types increase during the winter months thanks to space heaters, fireplaces and even holiday lights.

Regularly review your home for fire hazards and keep a fire extinguisher in an accessible spot. Standard homeowners policies cover fire damage, but check to be sure that your policy limits are sufficient to replace belongings and rebuild structures at today's prices. Also check your coverage for landscaping damage, which may include limits.

5

**A GRINCH STEALS YOUR GIFTS.** Burglaries increase during the holidays, in part because of the promise of presents under the tree. If your gifts go missing — even from your porch — your homeowners policy can help you recoup the costs. To make a claim, you'll likely need to file a police report.

To help prevent theft, consider timers on your house lights, arranging to have packages left only when someone is home and keeping valuables in your car away from view. There are limits to insurance coverage, so talk to your agent about extra coverage if you plan to give expensive gifts this year. It's probably not worth filing a claim if the value of the lost item is less than your deductible.

Gifts stolen from your car will likely need to be reported to your auto insurance company unless your homeowners insurance includes off-premises coverage.

# 3 Apps to Download Today



## STATE FARM® MOBILE APP

Access insurance, accounts and more.

- Find ID cards, policy dates and numbers and coverage info for each State Farm-insured vehicle
- Pay bills (even with Apple Pay)
- Request Emergency Roadside Assistance
- Connect with your agent
- File and check on a claim
- Get a quote
- Find Select Service Repair Facilities



## STATE FARM® STEER CLEAR® APP

Help young drivers develop safe driving habits.

- Must be under 25 and have no at-fault accidents or moving violations in the past three years
- Obtain real-time scores with trip feedback and discover skills that need work
- Complete five training modules with lessons, videos, driving scenarios and quizzes
- Finish five hours of driving in at least 10 trips with a Trip Log
- Check course status and badges
- Get feedback from friends and family



## STATE FARM® DRIVE SAFE & SAVE™ APP

Get driving feedback (and maybe a discount).

- Use the app and a Bluetooth-enabled beacon for your car's windshield to automatically record trips
- Check your driving score and trip records
- Learn from interactive maps and review acceleration, braking, cornering, speed and phone-use scores
- View details of your discount based on driving habits

The Steer Clear® Safe Driver Discount is not available in all states.

Available in select states only. Please contact your State Farm agent for availability.

Discount names, percentages, availability and eligibility may vary by state and coverage selected. Enrollment, terms and conditions apply.

Does not apply to CA, MA, RI and NY. Drive Safe & Save™ Mobile not available in NY.

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How do I create a budget? How do I file an insurance claim? How do I pay off a credit card? How do I maintain my car? How do I add life insurance? How do I trim energy costs at home? How do I stay safe during storms? How do I add a new driver to my insurance? How do I create a home inventory? How do I make my yard safer? How do I create a budget? How do I file an insurance claim? How do I pay off a credit card? How do I maintain my car? How do I add life insurance? How do I trim energy costs at home? How do I stay safe during storms? How do I add a new driver to my insurance? How do I create a home inventory? How do I make my yard safer? How do I create a budget? How do I file an insurance claim? How do I pay off a credit card? How do I maintain my car? How do I add life insurance? How do I trim energy costs at home? How do I stay safe during storms? How do I add a new driver to my insurance? How do I create a home inventory? How do I make my yard safer? How do I create a budget? How do I file an insurance claim? How do I pay off a credit card? How do I maintain my car? How do I add life insurance? How do I trim energy costs at home? How do I stay safe during storms? How do I add a new driver to my insurance? How do I create a home inventory? How do I make my yard safer? How do I create a budget? How do I file an insurance claim? How do I pay off a credit card? How do I maintain my car? How do I add life insurance? How do I trim energy costs at home? How do I stay safe during storms? How do I add a new driver to my insurance? How do I create a home inventory? How do I make my yard safer?