

PRESTIGE

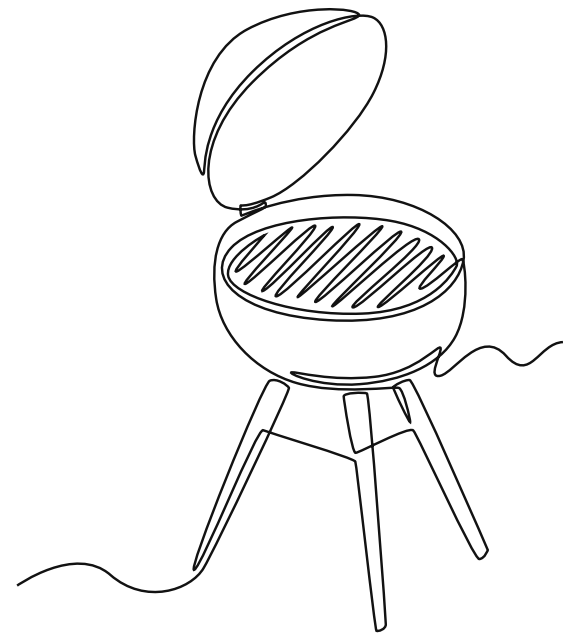
UNDERWRITING

CUSTOMER GUIDANCE **SUMMER MISHAPS**



Summer Mishaps (and how to avoid them) and keeping your home safe during Summer time.

We all wish for warm and sunny weather in the summer, yet many of us are unfamiliar with these common seasonal dangers. Read on to find out what they are, what precautions to take and how to avoid falling victim to them.



1. Firepit and BBQ accidents

We love a BBQ when the sun comes out – and when the evening draws in, a firepit is a lovely way to keep the party going longer. However every year, we see claims from customers who have had issues with fire in their gardens. Here are some tips on how to enjoy a BBQ or firepit in your garden safely:

- Choose a spot that is far from buildings, fences, plants and tents – and keep an eye on the weather forecast to avoid having fires when there's strong wind.
- Never use petrol or paraffin to light your barbecue or firepit, use recognized firelighters on cold coals instead, and keep a bucket of water, sand or a garden hose nearby just in case.
- Never leave a fire unattended. If you've got small children and pets, keep an extra close eye on them.
- Don't forget that ashes can stay hot for days – don't bin ashes or briquettes until they have totally cooled down.

2. Close windows when leaving home

On warm, dry days many of us open all the windows, and even the doors, for some fresh air to flow through the house. We must be mindful that this can be something thieves look out for, even when we are at home. Open windows are irresistible to thieves. What's more, your insurance may well not cover you for theft if there's no sign of violent or forced entry. So, be especially careful to never leave any window open and unattended if thieves can easily reach it and never leave your windows open when you've left your house. On a hot day, a good tip is to keep your windows and curtains closed to stop the sun from shining in and heating up your house.

A recent report by Master Locksmiths Association, According to the Office of National Statistics (ONS), 60% of burglaries take place during the evening or night (6pm to 6am).

3. Lawnmowers and stray stones

This one is perhaps less obvious – but we see lots of broken windows as a result of stones flying out of lawn mowers. No-one wants a household chore to lead to an insurance claim, so it's a good idea to do a quick check of your lawn before you get cutting. If you're mowing near windows, it's a good idea to point the mower's exit away from the glass just to be extra safe.

4. Pack up garden tools

It is important to ensure all garden tools and ladders are stored away after a day's DIY. Items such as these that are easy to get will be what thieves look for when trying to gain entry to your property.

5. Check your roof and clean your gutters

The chilly weather in winter and spring can wreak havoc on the roof, so to prevent damage worsening in the summer check for signs of wear and tear – start in the attic and look for signs of sagging, dark rings and water marks, and call a professional if you see any missing tiles or shingles. Also, arrange to have your gutters cleaned and repaired if necessary so that water can drain down and away from the property.

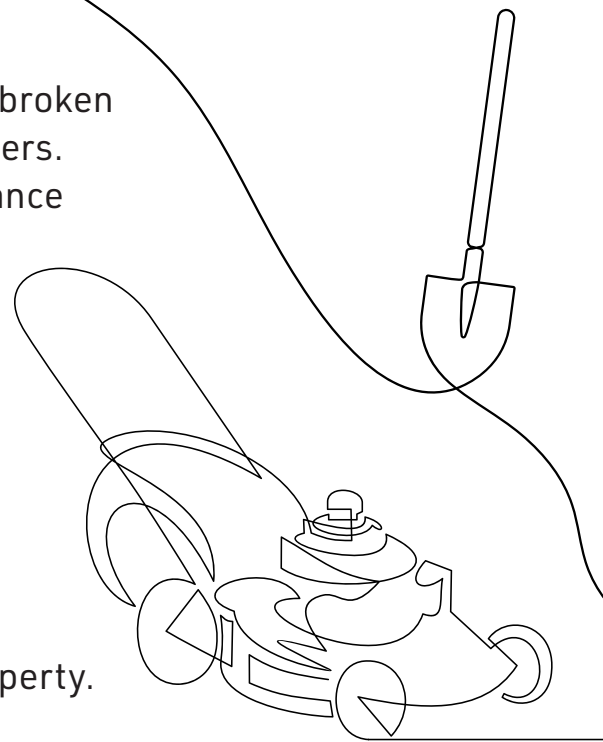
6. Be prepared for emergencies

Finally, have a plan in case of an emergency, such as a fire, flood, or power outage. Make sure you have an emergency kit that includes a first-aid kit, a torch and a battery powered radio.

7. Heading away on Holidays

If you are heading away on holiday make sure you make it look like you are at home. Have a neighbour, family member or friend pop round a few times to collect post, take in bins and show some activity about the home.

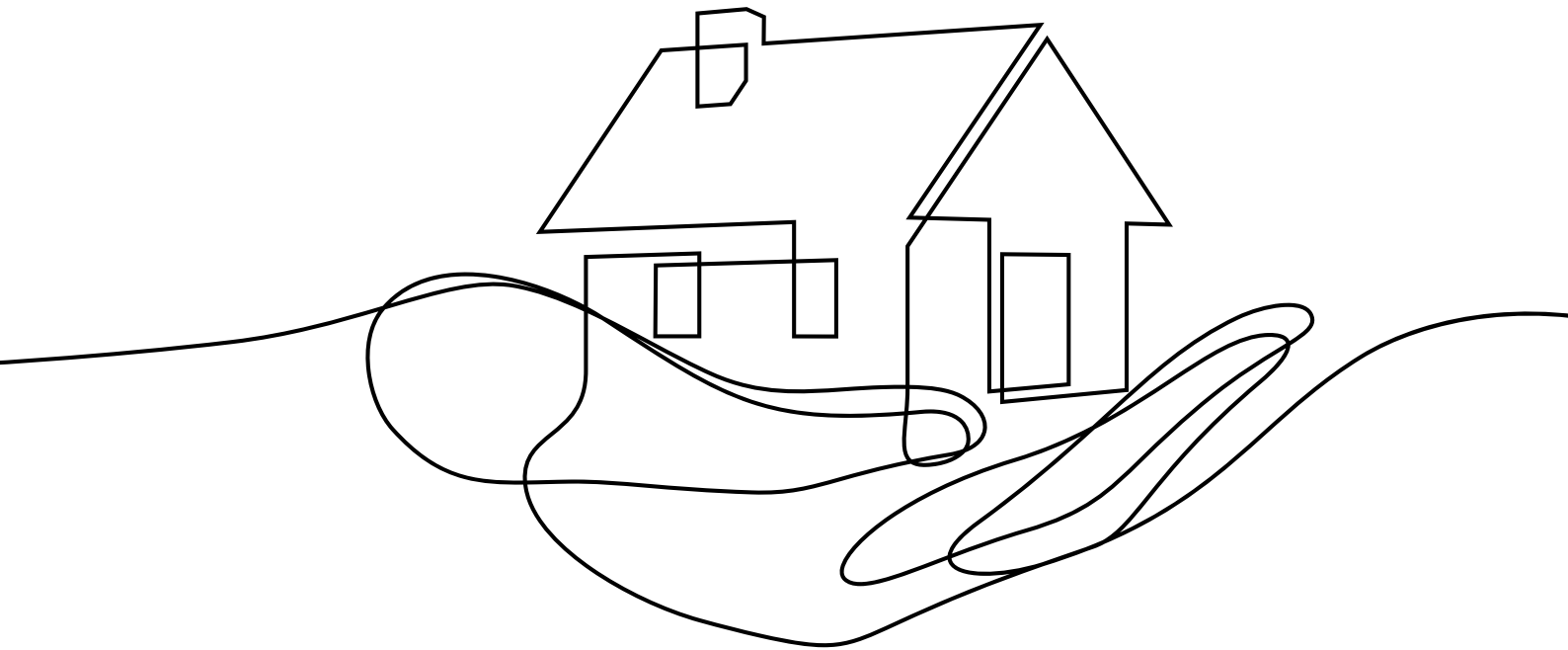
Also be very cautious about what you post online and on social media, you do not want to notify people you are heading away on holiday as this can be a prime time for break-ins. Remember before heading away to turn off water mains and electrical appliances etc. And of course ensure all windows and doors are secured correctly. If you happen to be heading away for a longer period of time, make sure to check your home insurance and notify your insurer about your plans.



A study by Aviva found that 48% more burglaries are committed between July and September, as reported by Goodhousekeeping. While new data from OnePoll on behalf of Confused.com revealed 54% of burglaries happen when no-one is at home.

8. Keep valuables out of sight

It is always advised and recommended to keep high value items stored away securely and out of sight of windows etc. Should such items be visible to others, it may encourage a break-in to your property. If you have a safe at home make sure to use it for your valuables if suitable. Confused.com also reported 41% of customers who experienced a break-in claimed on their insurance for items stolen.



Sources:

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<https://www.which.co.uk/news/article/10-tips-to-keep-your-home-safe-while-you-are-away-aF8t63i4fRA9>