

Helpful advice

The following few tips will help protect you and your property and make sure that should anything happen you are as well prepared as possible.

These tips are for guidance and advice only. They do not form part of your policy or contract of insurance.

Home security

- Ensure all doors and windows are locked properly each time you leave the house – simple but very effective!
- Mark items, especially high risk ones like televisions and DVD players. Use a security marker pen that can be read under ultra-violet light to record your name and postcode on each item
- Photograph your valuables, especially jewellery and ornaments. Give an idea of the item's size by including a coin or ruler in the shot too. Please note that we require proof of ownership for certain claims
- Keep all your receipts, invoices and photographs in a safe place and take copies and leave them with a friend or relative, just in case the originals get lost
- Never leave keys in the lock, or a secret hiding place like under the doormat or plant pot – burglars know where to look!
- If you are going away, cancel the milk and the papers and ask a trusted friend or neighbour to check on the property
- Make your home look lived in while you're away on holiday, which is an effective way to deter burglars, e.g. use a timer to turn lights on and off when you are out and consider fitting exterior security lights to your home
- Fit deadlocks conforming to British Standard 3621 or key-operated security bolts to all external doors
- Fit a good quality, approved alarm (look out for European Standard EN 50131) and make sure you activate it when your home is left unattended

- If in any doubt, contact your local police station and ask your local Crime Prevention Officer to visit.

Fire safety

- Fit smoke alarms on each floor of your home ideally above the kitchen door and at the head of the stairs making sure that you can hear the alarms throughout. Remember to test your smoke alarms every month and make a note in your calendar to change the batteries once a year
- Take pans off the heat if you are called away from the cooker
- Work out the best exits from your property, especially from higher level rooms
- If in any doubt, contact your local fire station and ask your local Fire Prevention Officer to visit.

Home improvements

- Protect furniture and floor coverings when decorating or doing DIY.

Winter precautions

- Lag your pipes to provide extra protection against frozen pipes bursting in winter
- Find your main stopcock and make sure you can turn it off and on. If you have a water meter, the 'off' switch is on the meter, which is probably right outside your property
- Check your loft insulation is thick enough (a depth of 6 inches or 150mm is the minimum recommended) and in good condition
- If you are away from your home either ensure your heating system is drained or leave your heating on to maintain an air temperature of at least 10°C (50°F), especially if you are away for more than a day or two during the winter months.

Flood prevention

- Keep drains clear, ensure they and the area around them are clear of debris. Heavy rain can carry litter into your drains which may block as a result
- Keep a stock of sandbags if you know your area is liable to flood

- Planning ahead will save time and improve your flood protection
- Make sure you know where your electricity and gas is turned off and decide what you will do with furniture.
- If the worst happens, and your home is flooded:
 - Contact the claims department to let them know what has happened
 - Open the windows for ventilation but ensure that your valuables are safe
 - Take photos to provide evidence in case of a claim
 - Do not lift carpets as they may shrink
- For further flood protection tips including prevention and personal safety, see the flood advice provided by the national fire service at www.fireservice.co.uk/safety/flooding.php
- Consider growing your own vegetables!

Energy saving at home

How can you make your home 'greener' and save money in the process? Check out these energy saving at home tips:

- Insulate your home and make sure doors and windows are sealed to prevent heat loss
- Turn your heating thermostat down by one degree
- Turn your computer, television and other appliances off when not using them
- Install water saving facilities wherever possible, including a rainwater butt for use in the garden
- Use natural light where possible and use low-energy light bulbs
- Consider solar panels for heating and energy
- Avoid pesticides
- Recycle your products
- Use biodegradable products when you can
- Recycle where you can and use a compost bin