

# How to prevent claims and help to keep your insurance premiums down



*Here are some ideas to help you prevent damage to your home and valuables.*

## Fire damage

### Electrical safety

- Always make sure that electrical appliances have the correct fuse.
- Avoid multi-way adaptors. Overloading can cause overheating and fire. Do not run extension leads under carpets.
- If coloured wires can be seen or a flex is damaged, the plug or flex must be replaced.
- For televisions ensure that:
  - Air vents are never covered.
  - Sets are not left on standby.
- Wiring over 20 years old should be checked by a qualified electrician. Replace older type fuses with modern trip switches when the opportunity arises.
- Junction boxes should be protected from water and damp, especially those in a garage.
- Look out for the following warning signs of dangerous wiring:
  - Hot plugs and sockets.
  - Fuses that blow for no obvious reason.
  - Lights that flicker.
  - Brown scorch marks on sockets and plugs.
- Turn off and unplug all electrical devices when not in use, especially at night, except those designed to be permanently switched on (e.g. fridges and videos).

### Avoiding traditional chip pan fires

- Oven cooked chips are a safer alternative.
- Never fill the chip pan more than a third full with fat or oil.
- Never leave the pan unattended - not even for a few seconds.
- Dry chips before putting them in the pan.
- Never put the chips in the pan if the oil has started smoking.
- If your chip pan catches fire:
  - Don't panic and don't move the pan.
  - NEVER use water or a fire extinguisher to try to put the fire out.
  - Instead put a damp towel or fire blanket over the pan to smother the flames. Leave the pan to cool down for at least half an hour.
  - If you can't control the fire yourself, close the doors and evacuate the home.
  - Call the fire brigade and do not re-enter the property until told it is safe to do so.



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## Smoking

- Never leave a lit cigarette, cigar or pipe unattended.
- Never smoke in a chair or in bed if you think you may doze or sleep.
- Always keep matches and lighters out of reach of children.
- Before you go to bed ensure all discarded smoking materials have been completely extinguished and are cold.

## Candles

- Place in a candleholder on a flat, stable surface leaving space around the candle.
- Keep away from draughts, curtains and furniture etc.
- Never leave unattended or go to sleep while they are lit.
- Keep candles out of reach of children and pets.

## Smoke alarms

- A smoke alarm can save your life. Always buy a smoke alarm that has a British Standard Kite-mark.
- Smoke alarms have also been made for those with hearing difficulties.
- Widely available from DIY stores. They may be free from your local fire service in certain circumstances, such as for OAPs, so it is worth giving them a call.
- As a guide, two should be fitted in an average sized home.
- Ensure that an alarm can be heard in each room, especially bedrooms.
- Alarms should be tested regularly and the battery changed annually or earlier if required.

## Open fires and portable heaters

- Do not place clothes dryers, furniture or other flammable items near to open fires or portable heaters.
- For open fires, do not bank too high burning materials.
- Always use an approved fire guard.
- Always check that fires and portable heaters are extinguished before leaving them unattended, especially when going to bed or leaving your home.

## What to do if a fire starts

- Know your escape route. Ensure that nothing blocks your route and that everyone knows the route.
- If possible, close the door to the room where the fire is and close all doors behind you as you leave.
- Never open a door unless on your escape route. Before opening a door, feel it with the back of your hand and if it feels warm do not open it as fire may be on the other side.

## Kitchen

- Never leave the cooker unattended when it is switched on.
- Never hang tea towels over or on the cooker and never trail leads from other appliances across it.
- Never leave children unsupervised in a kitchen.

# Water damage



## How to prevent burst pipes

- Ensure loft pipes and tanks are lagged to prevent freezing.
- Keep temperatures in your home above freezing, especially if you go away during the winter. Alternatively turn off and drain down the water system.
- Replace old and corroding pipes.

## What to do if pipes burst

- Turn off the water supply at the mains stopcock (know where this is located). If the burst pipe is from the storage tank, the tank stop should be turned off.
- Turn on all COLD water taps to drain the system. Do NOT turn on HOT water taps.
- Turn off the central heating and the immersion heater.
- Remove or protect any items that will be affected by the burst.

## Ball valves jamming

- The ball valve prevents water from overflowing in the cold water storage system.
- The system has an overflow pipe so that if the water level becomes too high, water will come out of this pipe outside the property wall. If drips of water come out of this pipe there will be a problem which should be investigated further.
- If the ball valve itself becomes jammed, turn off the mains water supply and call a plumber.

## Overflowing baths

- It is surprising how many claims arise because someone forgets they are running a bath.

## Portable Equipment and Valuables

- Use suitable cases to protect equipment which may be easily damaged - they often make it easier to carry the item too
- When not in use, store the equipment in a safe place – lots of claims arise because equipment is forgotten or stolen when not attended

# Subsidence & Heave

- A major cause of subsidence and heave is trees and shrubs growing too close to properties.
- Controlling their size, number and position is an effective way of reducing this risk.
- Water leakage can also cause subsidence and heave. Check drains, gutters and pipes regularly to ensure there is no damage and that they are free of leaves and other substances which may cause a blockage.

# Theft

## Outside deterrents

- The majority of burglars break in from the back, so an adequate wall or fence at the rear of your property can put off a potential intruder. Do not leave ladders accessible to intruders.
- Outside lights, either sensor or low wattage night lights, fitted by external doors and accessible roofs are effective deterrents.

## Making your home appear occupied when you are out

- Use a plug-in timer which will automatically turn a lamp on and off as programmed.
- Arrange for somebody to open and close your curtains and ask them to push through any post or newspapers which may be sticking out of the letterbox.
- Don't forget to cancel deliveries such as newspapers and milk.

## Locks

- Always lock your home securely when you go out.
- Use good quality door locks (e.g. 5 lever mortise lock to British Standard).
- Consider fitting window locks, especially to ground floor and other easily accessible windows.

## Property marking

- Thief attractive items such as, cameras, hi-fi and home entertainment equipment could be security marked with your postcode.

## Safes

- If you keep significant items of jewellery and other valuable items it is recommended that consideration is given to the purchase and installation of a safe.

## Garages and sheds

- Garages and sheds should be secured with good quality locks or padlocks when not in use.

## Cycles

- Security mark the cycle clearly, preferably in 2 locations on the frame.
- Always lock up your cycle to a robust permanent fixture or keep it in a locked building when not in use.
- Lock the cycle through the frame, not wheels and other readily detachable parts.

## Periodic checks of your home

Carry out regular checks of your home to ensure it remains safe for you, your family and any callers or other visitors.



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