



HOUSEHOLD AND CONTENTS INSURANCE

SUMMER TIPS FOR YOUR HOME



With a little thought to security and safety, you can help keep your home and possessions protected this summer. Stay safe with these helpful tips.

The corona virus has brought unprecedented challenges to so many, and we sincerely hope you and your loved ones are safe and well.

Safeguarding against burglary

Whilst summer holidays and vacations will look a little different this year, it's always worth ensuring your properties are protected against would-be-thieves. During the warmer months household burglaries increase, so whether or not your vacation becomes a stay-cation, this guide can help you safeguard your home this summer.

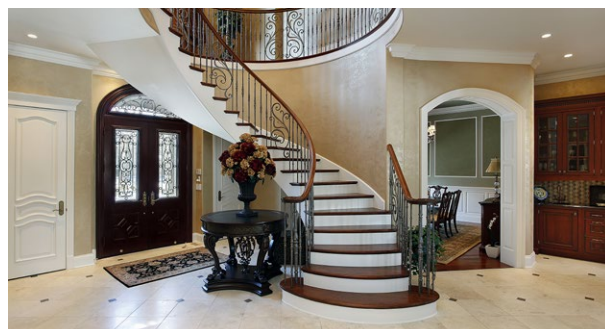
Securing entry points

In almost 20% of all household burglaries, the entry point is via an unsecured door or window. Even the most basic security measures will help to deter burglars.

- Windows should be secured by key operated locks.
- Door locks should meet BS3621 security standard.
- Consider security lighting that will illuminate anyone coming close to your property.
- Alarms really do make burglars think twice.
- Register your valuables on www.immobilise.com. This free online database enables you to record the serial numbers and descriptions of your valuables. It helps the police to identify any recovered property and return it to you.

Don't advertise your house is empty

- Don't put your holiday plans on Facebook and Twitter or announce that you are away on answer machine messages.
- Cancel milk and paper deliveries – don't let post pile up – consider using the [Royal Mail Keepsafe](#) service.
- Don't leave curtains drawn – instead move valuables out of easy sight of windows.
- Create the impression you're at home with security timer switches which turn on lights and radios automatically.





Summer parties

Birthdays, anniversaries, graduations or just because it's Friday, we will find any excuse for a good party. Follow these tips to make sure your summer get-together goes without a hitch.

Bouncy castle safety

Kids love a bouncy castle, but government statistics indicate they are the cause of thousands of accidents every year. If you're planning to hire one this summer:

- Hire from a reputable company which complies with the bouncy castle guidance issued by the PIPA Inflatable Play Inspector Scheme).
- Wherever possible ask the company's staff to set it up, operate and supervise.
- Don't allow children to use it if there is a high wind or in wet weather as inflatables can flip over and slippery surfaces can cause injury.
- Ensure that the blower is situated at least 1-2 metres from the inflatable – serious injuries may occur if a user strikes the blower unit.

Protect your property

Whilst you're in the back garden enjoying your barbecue, it might seem easier and more welcoming to keep the door open for your guests but you're inviting trouble if you don't keep your doors locked.

Barbecue best practice

A barbecue should be a safe and enjoyable experience but it's all too easy to be distracted when you have friends and family around you whilst cooking. To avoid injuries or damage to property, follow these simple precautions:

- Ensure the barbecue is on a flat site, well away from a shed, trees or shrubs.
- Keep children, garden games and pets well away from the area.
- Never leave the barbecue unattended.
- Keep a bucket of water or sand nearby for emergencies.
- Ensure the barbecue is cool before attempting to move it.
- For more advice visit www.fireservice.co.uk/barbecue.

Don't forget the shed

The value of property kept in sheds and outbuildings is ever increasing. The content also provides would-be burglars with all sorts of tools that can help them gain entry to the main property and the means for a quick getaway. Keep these buildings secure by:

- Concentrating on external entry points – consider using deadlocks and a locking bar with close shackle padlock on sheds and garage doors. Fit grilles or bars to windows and consider painting or covering windows to hide any attractive equipment or furniture from view.
- Securing tools and ladders so that they cannot be used to break into the main property.
- Paying special attention to high value mobile items – if you're leaving your car, take the keys on holiday with you or leave them with a trusted neighbour.
- Keep bikes covered so they are not visible from windows. See the following page for more advice on bike security.





Flood damage prevention

Sadly in Britain, summer doesn't always mean sunshine and some of our more catastrophic weather events have happened at this time of year. If you live in an area prone to flooding here are some tips to minimize the devastation caused by floods.

Preparation

- Sign up for Flood-line Warnings Direct by calling Floodline on 0845 988 1188 or by visiting the [Environment Agency website](#).
- Prepare a flood kit of essential items such as a broom, spade, mop and bucket; domestic detergent and disinfectant; rubber boots, gloves and protective clothing; waterproof torch and radio; bottled water for drinking.

During a flood

- If floodwater is about to enter your building, turn off the gas, electricity and water supplies if it is safe to do so. **DO NOT** touch sources of electricity when standing in flood water.
- Gas and electricity supplies should remain switched off until a qualified professional has checked the system thoroughly. Wiring, appliances and pipe-work should also be inspected for safety and efficiency.

After a flood

- Do not throw away any items until your insurer or their loss adjuster tells you it is OK to do so.
- Make a list of any damaged items that you need to throw away before you dispose of them. Take a note of make and model numbers, and take photographs of any damage if you have a camera to hand.

Enjoy your summer, stay safe and look after each other and a sincere thank you to our key workers throughout the crisis.

Cycle security

With summer comes longer days and hopefully better weather, so it's not hard to see why cycling sees a surge in popularity at this time of year. But with 533,000 bikes being stolen every year, a little thought given to security can help keep your bike safe.

- Get a good bike lock (D locks or combination locks are best. Look for 'Sold Secure Ltd' approved locks, or ask for a recommendation at a bike shop).
- Lock your bike to something secure, such as a bike rack or a lamppost. Always lock it, even if you are only leaving it for a couple of minutes.
- Make the lock and bike difficult to manoeuvre when parked: keep the lock away from the ground and keep the gap between the bike and lock small.
- Have your bike's frame security-marked or engraved.
- Register your bike: register your bicycle model, make and frame number. Contact your local police station for further advice.
- Take a clear colour photograph of your bike and make a written record of its description, including any unique features.
- Keep your bike in a secure garage or shed and keep the door locked.

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