

KEEPING YOUR HOME SECURE

HOME INSURANCE

TOP TIPS

Stop **PIPES FREEZING** by disconnecting the hose pipe and putting your central heating on a timer

PRUNE THEM BACK

Fix loose **TILES / GUTTERING / FENCE PANELS**

£7m *WOW*

in claims, every day, from unwelcome events such as a **FLOOD, FIRE OR BURGLARY**¹

PUT IT ON YOUR TO DOs

Seal any gaps in outer **WALLS OR FOUNDATIONS**

Lock away valuables in a **SHED OR GARAGE**

FIRES

50%

of accidental residential fires are caused by cooking appliances²

12%

of properties don't contain a working smoke alarm⁴

161,770

fires were attended by fire and rescue services 2016/17³

TOP TIP

Install **FIRE ALARMS** and smoke detectors in hallways and on landings

FLOODS

TOP TIP

Depending on your property, help reduce **FLOOD DAMAGE** by using porous plaster, fitting solid floors or tiled floor coverings, raising electrics to preserve the electricity supply

91%

more rainfall was recorded in December 2015 compared to normal levels. Making it, the wettest calendar month on record for the UK⁵

£50,000

the average cost of **FLOOD CLAIM**⁷

16,000

houses in England were flooded during the **STORMS** Desmond & Eva at the end of 2015⁶

CRIME SCENE - DO NOT CROSS • CRIME SCENE - DO NOT CROSS • CRIME SCENE - DO NOT CROSS

BURGLARY

66%

of crime recorded was property related⁸

2/5

burglaries take place between 6am - 6pm⁹

TOP TIPS

NO BRAINER

Install an **ALARM SYSTEM** in your property and always activate it when you leave your house

Ensure your outer doors and windows are secured with **GOOD QUALITY LOCKS**: such as British Standard 3621 or European Standard EN12209

DETER THIEVES by installing **CCTV**

70%

of the time offenders entered homes through a door¹⁰

18%

of people admitted to leaving windows open when going out¹⁰

At night, only have windows open in **OCCUPIED ROOMS**

BE SAFE!

30%

of the time offenders entered homes through a window⁹

¹<https://www.abi.org.uk/globalassets/files/publications/public-key-facts/abi-key-facts-2017.pdf>
²https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/611182/fire-statistics-england-1516-hosb0517.pdf
³https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/636587/fire-and-rescue-incident-1617-hosb1317.pdf
⁴<https://www.channelf4.com/news/by/lliam-dutton/blogs/10-fascinating-facts-record-breaking-weather>
⁵<http://www.bbc.co.uk/news/uk-35285502>
⁶<https://www.abi.org.uk/news/news-articles/2016/01/new-figures-reveal-scale-of-insurance-response-after-recent-floods/>
⁷<https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/bulletins/focusonpropertycrime/yearendingmarch2016#the-composit-ion-of-property-crime>
⁸Office of National Statistics, Overview of burglary and other household theft: England and Wales (20 July 2017)
⁹Figure from YouGov PLC. Total sample size was 2088 adults. Fieldwork was undertaken between 7th - 8th December 2017. The survey was carried out online. The figures have been weighted and are representative of all GB adults (aged 16+)