

HOME SAFETY AWARENESS GUIDE.

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EVERY
DAY
MATTERS.®


Legal &
General

WELCOME.

As an insurer we really do understand how distressing damage to your home can be, whether that is fire, theft or water damage.

That's why we've put together this handy guide that's full of simple hints and tips to help make your home a safer place.

After all, we insure over a million homes and have learned that when it comes to loss, theft or damage – anything we can do to help could make all the difference.

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Whilst we hope you find the information contained in this guide useful, always be cautious when undertaking any DIY task that you are not fully familiar with, as you could injure yourself or those around you. Seek professional help where needed.

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FIRE.

**JUST UNDER HALF
OF HOME FIRES ARE
CAUSED BY COOKING
ACCIDENTS.**

**WEST YORKSHIRE
FIRE AND RESCUE SERVICE.**

Every year thousands of people are affected by fire in their home. To make sure you're not one of them, we've put together some handy hints and useful information to help you reduce the risk of a fire happening in your home.

- ✓ **DO** fit a smoke alarm on each floor of your home to give early warning of fire. Test your alarms regularly.
- ✓ **DO** always ensure you stub out cigarettes properly.
- ✓ **DO** take extra care when cooking with hot oil.
- ✓ **DO** keep matches and lighters out of reach of children.
- ✓ **DO** have chimneys of open fires swept once a year to stop soot building up, which can cause fire or brickwork damage.
- ✓ **DO** agree and practise a fire escape plan with your family. You'll need to know where you keep the door and window keys, and how you will get out. If there is a fire, get everyone out and call 999.
- ✗ **DON'T** overload electrical sockets and switch them off at night. Unplug all your appliances, except fridges and freezers, if you go on holiday.
- ✗ **DON'T** leave burning candles unattended. Keep them away from children, put them in secure holders, on a surface that cannot burn, and away from anything that could catch fire.
- ✗ **DON'T** smoke in bed.

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DID YOU KNOW?

More than eight in ten people (82%) admit to having left an electrical appliance on after they've left the house. Yet this could be very dangerous.*

Faulty electrics can hugely increase the risk of fire, and leaving electrical items on, especially when no one is around to check on them, could lead to a fire starting.

7,000 fires in the home occur across the country each year because of faulty electrics – including appliances, wiring and overloaded plug sockets.**

*Legal & General's Home Care and Repair Report (May 2012).

**Fire Safety in the Home (updated 15 January 2013), Department for Communities and Local Government.

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THEFT.

Theft can have a big impact on your life, and particularly how secure you feel in your home. Fortunately there are some simple things you can do to reduce the chances of you becoming a victim. Read on to discover some helpful hints for keeping your home safe when you're away.

✗ DON'T HIDE KEYS UNDER FLOWERPOTS OR GARDEN ORNAMENTS. ALWAYS KEEP THEM OUT OF SIGHT.

PREVENTING THEFT – SOME USEFUL HINTS AND TIPS.

- ✓ **DO** install window locks on ground floor windows and deadlocks on all external doors. Check doors are in good condition and have toughened glass.
- ✓ **DO** lock all windows and doors when you leave home, even for a quick trip.
- ✓ **DO** ask someone to keep an eye on your home and pick up your mail if you go on holiday. Cancel your milk and paper deliveries.
- ✓ **DO** make your home look as if someone is in, by installing a timer to switch on lights or a radio at predetermined intervals.
- ✓ **DO** mark valuable items with your postcode and house number using special security markers.
- ✓ **DO** join a neighbourhood watch scheme and have a burglar alarm installed.
- ✗ **DON'T** leave sheds or outbuildings unlocked.
- ✗ **DON'T** let strangers into your home without proof of identity. Fit a door safety chain or a spyhole.

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10 TIPS IF YOU GO AWAY.

Heading off for the Christmas holidays or a winter break? Make sure you leave everything safe and secure at home before you go. For peace of mind during your break, don't forget to follow these tips for home security.

1. LOCK UP AND SET YOUR ALARM IF YOU HAVE ONE

As well as locking your front and back doors, make sure you've gone round the house and locked all the windows too.

2. MAKE SURE YOUR GARDEN IS SECURE

If burglars can get into your garden they'll have much more opportunity to break into your house unnoticed. Make sure you lock up any sheds and outhouses too.

3. ASK A NEIGHBOUR OR FRIEND TO CHECK IN

It's a great idea if you can find someone who's willing to water your plants and tidy your post away.

4. DON'T LET THE POST PILE UP

Get your post redirected while you're away, or ask Royal Mail to hold it for you.

5. PUT A LAMP ON A TIMER

This is an old tip but a good one. Attach a timer to a lamp so it comes on in the evenings for a set time to make your home look occupied.

6. MAKE SURE PRECIOUS ITEMS ARE STORED OUT OF SIGHT

If you're leaving laptops, cameras, jewellery or other valuables at home, make sure they're put away. They shouldn't be visible through the window or by someone glancing around the room during a break-in. Even putting them in a drawer out of sight is better than leaving them out in full view.

7. BE CAREFUL ON SOCIAL MEDIA

It may sound obvious, but don't advertise the fact that you're going away on a public social media account. You might be giving burglars all the information they need to target your property.

8. RELOCATE YOUR SPARE KEYS

If you tend to leave a spare key in a regular hiding place, make sure you remove it before you go. While you're away, potential burglars will have plenty of time to figure out your hiding spot.

9. DON'T LEAVE THE BINS OUT

Nothing says "I'm off on holiday" like your rubbish bins left outside for 14 days in a row. Ask a neighbour if you can leave your refuse in their bin.

10. MOW THE LAWN AND TRIM SHELTERING BRANCHES AND LEAVES

Mowing the lawn before you go means there'll be no long grass to tip off potential burglars that nobody's home.

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WATER LEAKS.

Water can cause a great deal of damage at home. But the good news is that the more prepared you are, the more you can help limit the impact. Keep reading to see our hints and tips to help you protect your home against escape of water or leaks, burst and frozen pipes, bad weather, and floods.

Escape of water is the insurance industry's name for when a leak in the home damages property or possessions. And this is one of the most common claims we receive. It can cause considerable damage to your home. Follow our do's and don'ts to help keep your home safe.

✓ **DO GET ANY DRIPS OR LEAKS FIXED ON TAPS AND RADIATORS.**

PREVENTING ESCAPE OF WATER DAMAGE – LEAKS

- ✓ **DO** have your boiler serviced so it's in good working order.
- ✓ **DO** regularly check the overflows on your toilets, water tanks and central heating header tanks, along with any ballcock valves, to make sure they are in good working order.
- ✓ **DO** make sure window frames aren't loose and that there are no gaps to let the rain in.
- ✓ **DO** check the seal around your bath or shower is watertight.
- ✓ **DO** check the washing machine and dishwasher are in working order. If you can, pull them out and look to see if the water inlet and waste pipes are in good condition.
- ✓ **DO** repair loose or missing roof tiles or slates.
- ✓ **DO** keep gutters clear and in good condition, so water can't leak into your home.
- ✗ **DON'T** ignore damp, mildew and mould – it may be as a result of a leak you can't see. Get a professional to stop it damaging your home.

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BE PREPARED THIS WINTER.

As winter sets in, you should prepare your home for the unpredictable winter weather. It's best to keep up to date with the weather where you live, and visiting the five-day weather forecast provided by the Met Office online can be a great way to do this.

COLD WEATHER

As the bad weather approaches, remember to carry out your annual checks.

- ✓ **DO** find your main stopcock and make sure you can turn it on and off.
- ✓ **DO** fully lag all accessible pipes and tanks in the loft space or anywhere else, which are liable to freeze.
- ✓ **DO** repair any dripping taps.
- ✓ **DO** use loft insulation on top of the pipes, not underneath them.
- ✓ **DO** check the loft insulation is in good condition and thick enough.

STORMS

To prepare for the stormy weather:

- ✓ **DO** check your drains and gutters and clear any leaves or debris blocking them.
- ✓ **DO** cut back nearby trees to minimise the risk of falling branches damaging your home.
- ✓ **DO** ask a builder to check the condition of your roof, so that missing or loose tiles can be attended to.

IF YOUR HOME IS EMPTY THIS WINTER

- ✓ **DO** ask a friend or relative to check on your home.
- ✓ **DO** open the door to the loft to allow warm air to circulate in the loft.
- ✓ **DO** try and maintain a minimum temperature of 12°C.
- ✓ **DO** make sure you always turn your water off at the mains.

Whilst we hope you find the information contained in this guide useful, always be cautious when undertaking any DIY task that you are not fully familiar with, as you could injure yourself or those around you. Seek professional help where needed.

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Burst or frozen water pipes can cause considerable damage to your home. Follow our do's and don'ts to help keep your home safe.

- ✓ **DO** check insulation and lagging on your water pipes and tanks. Take extra care with any pipes outside or in your loft.
- ✓ **DO** find out where your stop tap is so you can switch the water off if a pipe bursts.

IF, DESPITE YOUR PRECAUTIONS, YOUR PIPES DO FREEZE:

- ✓ **DO** turn off the water at the main stopcock.
- ✓ **DO** switch off the central heating and immersion heater.
- ✓ **DO** open the tap nearest to the part of the pipe you think is frozen so water can flow through once melted.
- ✗ **DON'T** switch off your central heating if you go away during the winter. Try and maintain a minimum temperature of 12°C and ensure that you leave your loft hatch open so warm air can get to your pipes. If you want to leave your heating off you will need to drain your whole central heating system and switch off the water supply at the mains.

FLOOD PROTECTION.

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IN THE EVENT OF EXTREME WEATHER

If you believe your home could be at risk of flooding:

- ✓ **DO** keep a stock of filled sandbags handy to help seal your doors – your local council may provide these.
- ✓ **DO** make sure you back up your computer to avoid the loss of any sentimental material, such as family photos.
- ✓ **DO** make sure that all valuables and copies of important documents (for example, your insurance policies and bank details) are stored safely, preferably in a waterproof container kept on an upper floor.
- ✓ **DO** obtain temporary flood protection equipment, such as removable covers for air bricks and other vents to help protect vulnerable windows and doors.
- ✓ **DO** prepare a home emergency kit containing:
A first aid kit, a torch, a portable radio, spare batteries, bottled water and canned food, portable cooking equipment and utensils, blankets, waterproof clothing and rubber boots, a list of local emergency numbers (e.g. the council) and your insurance details.
- ✓ **DO** listen out for flood warnings on the local radio.
- ✓ **DO** roll up carpets and take them upstairs, if possible.
- ✓ **DO** move as many items as you can upstairs, such as furniture, family heirlooms and important documents.
- ✓ **DO** move your car to higher ground.
- ✓ **DO** lift curtains and secure them over the rails to keep them away from the floor.
- ✓ **DO** turn off water, electricity and gas at the mains.
- ✓ **DO** always put your own safety first and evacuate the property if there is an imminent risk that it could flood.

HOME MAINTENANCE

When carrying out home maintenance keep flood protection in mind. Use flood resilient materials, for example consider tiles instead of carpets, and keep units and electrical sockets above ground level where possible. Use your local directory to find specialist companies that can install flood protection measures in your home.

PRINT THIS PAGE.

Print and keep this page as a useful reminder of the top six actions to take to prepare for the unexpected – plus who to call for more help and advice.

YOUR ACTION LIST – THE BIG SIX

NOW THAT YOU'VE READ THROUGH THE GUIDE, COMPLETE THE SIMPLE CHECKLIST BELOW TO MAKE SURE YOU'RE READY SHOULD THE UNEXPECTED HAPPEN.

1. Find out where your stopcock is and learn how to turn it off.
2. Prepare a home emergency kit (e.g. first aid, torch, blanket, list of local emergency numbers etc.).
3. Make copies of all your important documents.
4. Check your house alarms including smoke, carbon monoxide and intruder.
5. Agree a fire escape plan with your family.
6. Join your local neighbourhood watch.

USEFUL CONTACTS

FIRE

For more information on Fire Safety visit www.gov.uk/firekills

Details of your local Fire & Rescue Service can be found at www.fireservice.co.uk

THEFT

For free and confidential help for victims of crime, witnesses, their family, friends and anyone else affected call **Victim Support** on **0845 30 30 900** or visit www.victimsupport.org.uk

WATER

Find your local water company at www.water.org.uk

FLOODS AND SEVERE WEATHER

For help and advice during a flood, call the **Environment Agency's Floodline** on **0845 988 1188**, visit www.environment-agency.gov.uk, or tune into a local radio station. For the latest information on severe weather warnings, check the **Met Office website**: www.metoffice.gov.uk

EMERGENCY CALLS - WHEN TO CALL 999

An emergency is a serious incident which needs immediate attention, such as when someone's life is at risk, someone is injured, a structure is on fire, a crime has been committed or there is suspicion that a crime is in progress.

NON-EMERGENCY CALLS - WHEN TO CALL 101

Call 101 when you need advice on police matters, or to report a crime which has already happened where there is no sign of an offender. An operator is available 24 hours a day, 7 days a week.

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