

SAFEGUARDING YOUR HOME

Risk management fact sheet

Did you know?

- According to the UK Fire Service Resources, 90 people die each year because the battery in their smoke alarm was flat or missing
- Over half of home fires are caused by cooking accidents
- More than five fires a day are started by candles
Every three days someone dies from a fire caused by a cigarette

And of course it's not only fire. The arrival of winter for example can also mean damage or extra expenses.

Still there is much you can do to protect your home from the unpredictable.

Rentguard is here to provide peace of mind for you and protection for your property. In today's uncertain climate it has never been more important to ensure that your investment is safe should the unexpected occur, but with a little forethought you can significantly cut the risk to your home and reduce the probability of a claim which in turn will keep the cost of future insurance down.

Fire Prevention

Most fires at home can be avoided by taking some basic common-sense precautions such as:

- Extinguishing candles when you leave a room
- Fitting smoke alarms on every level of your home
- Never disconnecting or taking the batteries out of your alarm.

Cold Weather

Cold or stormy weather can increase the risk of damage to your property. Snow or icy conditions can also cause pipes to freeze and burst, so take precautions:

- Cut back any trees to avoid damage from falling branches
- Repair any dripping taps
- Make sure your loft insulation is thick and in good condition

- When strong winds are forecast, put away garden furniture, outdoor toys and barbecues and make sure any outside buildings are locked and secured.

Floods

Many areas of the UK have now been affected by flooding. If your property is in a potential flood risk area then some simple steps could mean you're prepared should the unthinkable happen:

- If you know your property is at risk of flooding, make copies of important documents (for example, your insurance policies and bank details) and keep them in a dry place
- Keep a flood emergency kit in the house which will include essential items such as warm clothing, a torch, spare batteries, rubber boots, blankets, bottled water and food
- Buy sandbags that can be put outside your property to stop water getting in.

Subsidence

Subsidence is the downward movement of the ground supporting your building. This can be caused by a number of factors such as a clay based soil which is particularly vulnerable to subsidence. Be aware of leaking drains as they can soften or wash away the ground under the house. Trees and shrubs might also damage the property as they take moisture from the soil causing shrinkage.

Major Works

Before starting any home improvements you need to let us know what works you intend to carry out as this may affect your insurance cover. Make sure your investment is safe by:

- Hiring professional contractors
- Ensuring any equipment required for health & safety is in place
- It would also be advisable to remove all the valuable items from sight