

Even with the best insurance and the most helpful emergency support, the experience of a break-in, a flood or a fire can be very upsetting. Here are a few suggestions that you might follow in order to reduce the chances of something going seriously wrong.

Fire

- Smoke detectors save lives. Fit at least two devices, one within the ground floor hall and one on the upstairs landing, preferably close to the head of the stairs. Remember to check that the batteries are still effective at least once every 3 months and lightly vacuum clean the elements at least once a year.
- Check your electric sockets. If you discover too many plugs hanging off one power point, spread them around or have more power points put in. Consider having an additional residual circuit breaker.
- If you have open fires, have the chimneys swept regularly. Use a fireguard when children are around or when drying clothes.
- Don't let children play with matches or fire.
- Don't leave hot fat or oil unattended on the cooker; if it catches fire, smother it with a fire blanket or damp cloth – not water.
- Never use a gas appliance if you think it's not working properly. Signs to look out for are soot and stains around the appliance and pilot lights that often blow out. Never cover it or block the air vents.
- Have your heating system and all gas appliances serviced regularly.

Floods and Burst Pipes

- Winter brings the threat of frozen pipes – which can flood the house. Around 300 gallons of water can gush out of a burst pipe in a single hour; if you're away, or if you don't know how to turn it off, the effect can be devastating.
- Find out where your main stopcock is and check that you can turn it on and off. If you can't move it, don't be tempted to hit it with a hammer, contact a plumber instead.
- Protect all your pipes and tanks with proper lagging, to prevent water freezing and reduce your bills too!
- If you go away in winter, leave your heating on at the normal setting, and ask a neighbour or relative to call in from time to time to check the pipes. Make sure they know where the stopcock is and give them the 0500 114 477 Clubline emergency number. If you don't have central heating, turn off the mains stopcock and drain the water system before you leave.
- If a pipe bursts, turn off the mains stopcock, turn off the central heating system and turn on all the taps. You may decide to call a plumber using Clubline.
- If you find the frozen pipe yourself and decide to defrost it, use gentle heat such as a hot water bottle or cloth soaked in hot water, and remove any items that may be damaged by a burst.
- If you live in a flood area, and you receive a flood warning, reduce the possibility of damage by acting quickly. As much as possible should be moved upstairs, especially electrical items and valuables and personal items that can't be replaced easily, like pictures and photographs.

Crime Risks

- Install a burglar alarm and remember to set it whenever you're out of the house. Make sure it is maintained and clearly visible.
- Make sure that you have good quality locks fitted to your outer doors, and key-operated locking devices fitted to your windows, to take advantage of our premium discount. If you are a tenant you may be able to get the council or landlord to fit them.
- Check that your doors are strong enough. Glass panels near locks are especially vulnerable.
- Fit exterior lights, such as those with sensors that switch on when they detect something within range.
- Use time switches – available from DIY shops – to turn on lights, etc. when you are out, to make the house look occupied.
- Never leave keys under the mat or where they can easily be found.
- Don't keep large sums of money at home. If you have valuable items (such as jewellery) keep them in a safe deposit box rather than in your house.
- Keep cash, keys and credit cards out of sight.
- Join 'Neighbourhood Watch' if there is one in your area. Arrange with your neighbours to watch your house if you're away.
- Design your garden for security. If the walls or hedges at the front are too high they can allow thieves to attack your doors or windows while out of sight from the street. At the back, make walls harder to climb with materials that do not offer an easy grip, such as light fencing, trellis, or anti-climb resin.

Safety Checklist

Here is a quick reference guide that you can use to check how well protected your home is. Much of the information given here is just plain common sense; but it helps to check in case something is wrong.

- Guards for open fires
- Heating regularly serviced
- Pipes properly lagged
- Burglar alarm
- Neighbourhood Watch Member
- Outbuildings properly locked
- Bicycles locked up
- Nothing to steal in hallway
- Smoke detectors fitted
- Chimneys swept
- Know where main stopcock is
- Call-in organised when away
- Valuable items in safe deposit
- Tools locked away
- Ladders chained up

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