



THE HISCOX GUIDE TO A
**SAFE AND LOSS-
FREE CHRISTMAS**

Ensure you enjoy the festive season

Christmas is possibly one of the best times of the year. Family gatherings, gifts, holidays and, for many people, time to travel and relax.

At Hiscox, we want to make sure you enjoy this season as much as possible. To do so, we feel it is important you are aware of the main risks you are exposed to in these holidays. Fire, low temperatures, wind and floods can all cause severe damages to your home and property, especially if you are not prepared for them.

So, for your peace of mind, we have put together some practical tips identifying the most common risks, to help you enjoy a safe and loss-free Christmas.

Fire

What is a Christmas without candles? The more we have burning in our homes, the higher is our Christmas spirit. But we have to be very careful, because in this season we have more inflammable objects lying around our homes. A Christmas tree in flames can hardly be brought under control within seconds the fire jumps over to other belongings. Please be sure to keep these guidelines in mind:

- The best way of hindering a fire, is not hanging real candles on the Christmas tree, as it is the main source of fire. Instead, try hanging electric lights.
- If you are really keen on hanging real candles or decorating the room with candles, make sure your tree is as moist as possible. So buy a fresh tree and sprinkle it with water regularly.
- The tree should be on a non-combustible surface and never on an escape route or near flammable materials, such as a sofa or a bookshelf.
- When placing the candles, make sure that there is sufficient free space above the flames, so that no branches or decorative items catch fire.
- In general: all decorative materials on the tree should ideally be fireproof. When lighting the candles, do it from the top to the bottom and while blowing them out, proceed vice versa.
- Never forget about the burning candles. Replace them in time with new ones before they burn out. Even when it comes to advent wreaths and flower arrangements.
- Not just during Christmas, but it is recommended to install a fire alarm in every room, as this can save lives in an emergency. In addition, we suggest you buy fire extinguishers as a general fire prevention measure.

Storms

There is a lot you can do to minimise the risk of damage from storms. Start with an external inspection of your house, using binoculars to check the roof if possible.

- Look for dislodged and broken slates or tiles and replace any that are damaged.
- Ensure gutters, aerials and satellite dishes are secure.
- Guttering should be fairly free from moss, leaves and grit. Ensure gutters are clear particularly where they meet the downpipes. Blocked gutters are a common cause of household flooding.
- Lead flashing (the strips that cover joints between the walls and roof) should fit snugly and be fixed into the wall with cement.
- Rendered walls should be in good condition with no cracks and painted with good quality masonry paint.

Chimneys

- Have your chimney swept regularly, at least once a year, if you have a working fireplace. It's best to have your chimney swept before you start using it in the colder months.
- If you have a wood-burning stove it is advisable to have the chimney flue checked by an approved supplier to ensure safety.
- During the visual inspection it's also worth having a good look at chimney stacks; wire balloons over chimney cans are an excellent way of keeping leaves, debris and birds out.



Planning to travel? Protect your home against burglars

Unfortunately during Christmas the average of robberies rises, as people travel and leave their homes unattended.

Before you leave

- It's worth getting an alarm system to counter the threats of burglary and fire.
- It is important not to update your status in social networks and share the fact that you will away on a given period of time.
- If you have one, call your alarm company and notify them the days you will be away.
- Consider installing movement activated or dawn to dusk lights at the front and back of your home. These will welcome you home and help to deter prowlers.
- Front doors should be solid and have five lever mortice deadlocks and hinge bolts fitted. This prevents thieves using credit cards to gain entry. Get all outside doors fitted with good key operated security locks and bolts.
- Put bricks in any expensive garden pots outside the house - this will make them too heavy to steal easily.
- Ensure all window locks are secure (windows are the favorite way in for burglars) as well as locking your front door.
- Use light timers in the house to convey the impression the house is occupied.
- Cancel papers and ask a neighbor to remove circulars from the letterbox.
- Never hide your keys under a flower pot or under the front mat – they will always be found.
- Lock valuable items in a safe or, better still, in the bank.
- Install a safe for your most valuable items. You may find having two safes useful as in the event that you are forced to open one, the other can remain hidden. Store less valuable items in the first safe.

While you are away

- Have someone check your house regularly to minimise damage should an incident occur in your absence.
- Consider employing the services of a house sitter.

Improperly used or maintained heating systems

- Ensure your boiler goes through an inspection, particularly if you've inherited an old system with the house.
- Keep plenty of space between heaters and household objects.
- Radiators that feel cool at the top probably have air trapped inside them. You will need to 'bleed' them using a special key.
- If you have a solid fuel stove you should always try and use the same type of fuel (mixing timber and coal/anthracite can result in the build up of tar in the flue).

A few more considerations...

We not only recommend you to go through these guidelines during this Christmas season, but also, you should review your insurance arrangements. Check the sums insured for both your home and possessions, particularly if you spent the last year improving your home or upgrading your contents. This will ensure that should you suffer a loss during the holidays you are fairly compensated.

Happy Holidays!



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