

SUMMER CHECKLIST



Summertime... barbecues, holidays, sunbathing, swimming... just some of the many delights that families and friends can enjoy during the Summer season. Unfortunately, things can and do go wrong.

Royal & SunAlliance Insurance is pleased to offer you some Summer advice to help protect you, your family and your property.

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Fire is always a risk no matter what season. You need to be vigilant at all times to prevent fire inside or outside your home.

REDUCE THE RISK OF FIRE

GIVE YOURSELF TIME

- ✓ Install several smoke alarms around your home. They are affordable, easy to install and can save lives. Check batteries regularly to make sure they are in working order.

ELECTRICAL ITEMS

- ✓ Ageing electrical systems and wiring must be checked out by a qualified electrician.
- ✓ Avoid using plug adapters. Only use approved plug boards. Make sure all plugs have the correct fuse fitted.
- ✓ Last thing at night or if you are going on your holidays unplug all electrical appliances and outdoor lights.
- ✓ Be extra careful when using candles, make sure they are fixed to a solid base. Don't leave candles unattended and remember to extinguish them.
- ✓ Make sure that light bulbs do not touch any part of the lamp shade and do not exceed the recommended light bulb wattage.
- ✓ Have your heating system serviced annually.
- ✓ If there are smokers in the house, make sure they extinguish cigarettes properly.

Our job is to provide expert assistance wherever you need it, when you need it. Royal & SunAlliance policyholders can contact our 24 hour Emergency Helpline Numbers:

Home Helpline: 01 832 87 56

Motor Helpline: 1890 92 42 28



Cooking outdoors is a great summer activity shared with family and friends. Avoid nasty accidents and burns by taking extra care when you're having a barbeque.

BARBEQUE SAFETY

- ✓ Keep a fire extinguisher nearby your barbeque area and know how to use it.
- ✓ Be vigilant when you have small children around. There are many potential hazards from lighter fluid, gas cylinders or the hot surfaces of the grill.
- ✓ Remember that alcoholic beverages are flammable. Keep them away from the grill.
- ✓ For gas barbeques check the tubes that lead into the burner for any blockages. A gas grill should be checked for leaks every time the cylinder is replaced.
- ✓ Keep gas hoses as far away as possible from hot surfaces and dripping hot grease. Alternatively install a heat shield to protect them.
- ✓ Never burn charcoal inside homes, vehicles, tents, or campers even if they are ventilated. Since charcoal produces CO fumes, do not store the grill indoors until the charcoal is completely extinguished.
- ✓ When using charcoal lighter fluid, follow instructions carefully and do not use too much. Use only fluid made for charcoal grills and NEVER any other type of fluid!
- ✓ After cooking, soak the coals in water. Dispose of charcoal in a metal container with a tight fitting lid. Many fires start because hot coals, thought to be cool, were dumped in leaves or bins.
- ✓ Consider Food Safety - keep raw meat refrigerated until ready to cook and make sure that there is no contact between raw and cooked meat.



Preparing and packing for your holidays can be a stressful time. For peace of mind, take the following steps:

GOING ON HOLIDAYS

- ✓ Be sure to cancel any deliveries.
- ✓ Ask a relative/neighbour to keep a watchful eye on the house.
- ✓ Let the Gardai know if the house will be empty for a lengthy period.
- ✓ Consider registering with Mailminder from An Post or, if possible, organise a relative or neighbour to pick up your post.
- ✓ Give your house a lived in appearance.
 - Have a neighbour park in your driveway or in front of your house.
 - Arrange to have the lawn mowed.
- ✓ Close all interior doors (to stop spread of fire and smoke).
- ✓ Check fire/smoke alarm wiring and/or batteries.
- ✓ Turn off water supply to water heater, water, and dishwasher.
- ✓ Make sure you have serial numbers and photographs for any valuables eg jewellery, crystal, paintings ect.
- ✓ Ensure your house alarm is in proper working order.
- ✓ In case of emergency leave a contact number and address with a relative or neighbour.



Good weather does not always mean good driving conditions. Rain, at the end of a long dry spell, can mix with dust, oil and rubber, producing a road surface like an ice rink.

ON THE ROAD

- ✓ Never, ever drink and drive. Do you want to shatter your own or other families' lives?
- ✓ Never break traffic speed limits and keep your distance from the car in front.
- ✓ Don't forget to stop and take frequent breaks.
- ✓ Ensure you and all passengers wear seat belts at all times, including those "just popping down to the shop" trips.
- ✓ Regularly check car tyres for baldness and make sure tyre pressure is correct.
- ✓ If you are taking your car on holidays make sure you have it serviced. It may be hard to get breakdown assistance in a foreign country.
- ✓ Make sure that luggage does not impede the drivers vision or prevent seat belts from being used. If using a roof rack make sure everything is securely tied down.
- ✓ Pack favourite toys and plenty of games to keep your back seat passengers amused.
- ✓ If you start feeling tired, let someone else drive. If you are driving alone, pull into a rest stop or another safe location and take a short nap or walk around for a few minutes.
- ✓ If driving abroad have the headlights fitted with deflectors.

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Although sunscreen offers some protection, it is important that it should be used in conjunction with other forms of sun protection. Remember there is no such thing as a healthy suntan.

SAFETY IN THE SUN

- ✓ Don't stay outdoors too long and never leave tender skin exposed for more than a few minutes at a time. Always keep your head and eyes protected.
- ✓ Put a light, sun repellent cover over kids swimsuits.
- ✓ Ensure all children have total sunblock on. Babies under 6 months of age should be kept out of the direct sunlight. Dress babies in lightweight clothing that covers the arms and legs and use brimmed hats.
- ✓ Avoid unnecessary sun exposure, especially between 11:00 a.m. and 3:00 p.m., the peak hours for harmful ultraviolet (UV) radiation.
- ✓ When outdoors, use sunscreens rated SPF 15 or higher. Apply them liberally, uniformly and frequently, especially after swimming.
- ✓ Wear a wide-brimmed hat and sunglasses when outdoors.
- ✓ To avoid dehydration drink plenty of water.

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Warm summer weather means terrific times, from swimming and snorkelling to a wide variety of watercraft activities. While fun and sun are a great combination, never forget the potential for danger.

WATER SAFETY

- ✓ Learn to swim - it's natural! Take lessons from a certified instructor. Even strong swimmers can tire or suffer a cramp. Know your limits.
- ✓ Swim safely in supervised areas only and obey all rules and posted signs. Make sure you can be seen and swim along the shore rather than away from it.
- ✓ Use watercraft wisely. Ensure sound mechanical condition, lifesaving and rescue equipment on board are in good working order.
- ✓ Rescue safely. Do not go into the water to rescue unless you are proficient in rescue techniques.
- ✓ Bring a first aid kit. A day of water fun can be the cause of sunburn, minor cuts or a more serious incident.
- ✓ Avoid inflatable swimming aids such as rubber rings. They are not a substitute for approved life vests and can give children a false sense of security.
- ✓ Whenever infants or toddlers are in or around water an adult should be within arm's length providing "touch supervision".
- ✓ Don't mix alcohol and swimming. Alcohol impairs your judgement, balance and co-ordination. It also reduces your body's ability to stay warm.
- ✓ Pay attention to local weather conditions and forecasts. Stop swimming at the first indication of bad weather.

Holiday Checklist... Don't forget

- Holiday Insurance Documentation
- Passports and air tickets
- Money and credit card
- Driving Licence
- Maps, booking confirmations
and directions to holiday destination
- Sunglasses with UV protection and sun hat
- Swimwear, beach towels and beach bag
- Travel adaptor for plugs
- Car/house keys
- Insect repellent
- Sun lotion and after sun
- Prescriptions and medication
- Phrase Book

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