

## Can you afford to ignore this?



In winter we need to take extra care to protect ourselves, our families and our properties. Freezing conditions, storms, the increased risk of fire at home and hazardous driving conditions are just some of the less welcome realities at this time of year.

Royal & SunAlliance is pleased to advise you about simple precautions you can take to limit the risks that you and your family might face.

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Winter inevitably delivers bouts of severe frost. But you can avoid the threat of damage that frost brings to your home.

## BEAT THOSE FREEZING CONDITIONS

- ✓ Keep your home well heated during cold spells.
- ✓ Check that all water piping is properly lagged and that water tanks are protected.
- ✓ In the event of a burst pipe incident you'll need to quickly turn off the mains water supply. Make sure you know where the water mains supply valve is located.
- ✓ If you're going to be away from home at any time during the winter:
  - Leave the heating system on. Just a low heat can be sufficient to keep frost at bay.
  - If you have either a timer or thermostat control system, learn how to use it to best effect.
  - Open the attic door to let heat circulate.
  - Be sure to ask a neighbour/friend to visit your house daily.
- ✓ Make sure that all overflow pipes (on water cisterns etc.) are adequate and discharge to a drain system.

**TAKE CARE OF YOURSELF  
AND YOUR PROPERTY  
- BE SAFETY CONSCIOUS!**



We're all used to rain and storms and might not think too much about them. However, rainfall can cause major damage to an unprotected home.

## KEEP YOUR HEAD ABOVE WATER

- ✓ Check the roof of your home for any damaged, missing slates and flashings.
- ✓ Flat roofs are particularly prone to storm damage. Regularly inspect them for any wear and tear. Roof coverings may need to be professionally repaired or replaced.
- ✓ Keep all gutters, drain pipes and gullies around your home clear of leaves and other debris. This really helps any water build up to flow away quickly.
- ✓ If you live in a flood prone area you need to:
  - Check what contingency plans your Local Authority has in place.
  - Be aware of any local flood warnings and evacuation procedures.
  - Get to know the contact numbers for your local emergency services.
  - Consider providing flood barriers to all ground floor openings including below ground floor air vents.
  - Have access to sandbags for emergency use.
  - Consider installing intervening walls or banks.
- ✓ If flooding is inevitable there are basic steps you can take (but only if it is safe for you to do so):
  - Move possessions to an upstairs location or safely stack them.
  - Unplug electrical appliances and turn off electrical power.
  - Turn off water supplies at the mains.
- ✓ When the water subsides:
  - Remove and dry out any damaged floor coverings and possessions.
  - Proceed with any emergency repairs that help minimise damage.
  - Have the electrical system checked for safety.



The risk of an outbreak of fire at your home can increase over the winter period. You need to be extra vigilant and take some important precautions.

## REDUCE THE RISK OF FIRE

- ✓ Give yourself time
  - Please install several smoke alarms around your home. They are affordable, easy to install and can save lives. Check them regularly to make sure they are in working order.
- ✓ Open fires
  - Have your chimney and flue cleaned at least once a year.
  - Never have an open fire blazing too high. If necessary damp it down with slack or a wet cloth.
  - Always use a fire safety guard on open and radiant fires.
  - Don't dry clothes on fire safety guards or storage heaters.
  - Never cover convector or storage heaters.
- ✓ Electrical Items
  - Ageing electrical systems/wiring must be checked out by a qualified electrician.
  - Avoid using plug adaptors. Only use approved plug-boards. Make sure all plugs have the correct fuse fitted.
  - Last thing at night and if you are spending time away from home, unplug all electrical appliances.
  - During the festive season be careful with Christmas tree lights, check them for wear and tear, don't forget to unplug them every night.
- ✓ Also.....
  - Remember to get your heating system serviced annually.
  - Be extra careful when using candles, make sure they are fixed to a solid base. Don't leave candles unattended and don't forget to extinguish them.
  - If there are smokers in the house, make sure they extinguish cigarettes properly.



House break-ins are a real issue for all communities. While you might not want to turn your home into a fortress, you don't need to make things easy for an unwelcome visitor.

## KEEPING INTRUDERS OUT

- ✓ For peace of mind, install a burglar alarm system as soon as you can, you know it makes sense and you'll get a discount on your home insurance premium. Make sure your alarm is certified by the National Standards Authority of Ireland and installed by an approved contractor.
- ✓ All access doors into your home should be fitted with mortice deadlocks.
- ✓ Always lock external doors and set the alarm when leaving the house (even if only for a few minutes).
- ✓ All accessible windows (the most vulnerable entry points to your home) need a locking device in addition to the normal window catch.
- ✓ Don't leave spare sets of keys outside the house, thieves know the hiding places too.
- ✓ If you are going away, 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.

### 24 Hour Emergency Helpline

Home Helpline      01 832 87 56

Motor Helpline      1890 92 42 28

[www.royalsunalliance.ie](http://www.royalsunalliance.ie)



Particular care is needed when driving during the Winter months. Be aware of the basic precautions you can take to help avoid the extra hazards at this time of year.

## ON THE ROAD - WINTER SAFETY

- ✓ Never, ever drink and drive. Do you want to shatter your own or other family lives?
- ✓ Never break traffic speed limits and keep your distance from the car in front.
- ✓ Ensure you and all passengers wear seat belts at all times, including those 'just popping down to the shop' trips.
- ✓ Icy road conditions, particularly at night and early morning, can be lethal. Remember that ice is not always visible on roadways. In severe conditions only make essential trips.
- ✓ Before setting out, make sure you have a clear view through all car windows.
- ✓ Regularly check car tyres for baldness and make sure tyre pressure is correct.
- ✓ Be safe and be seen. Wear reflective bands when jogging, cycling or walking.
- ✓ Fit your bicycle with front and rear lights.

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### IMPORTANT POINTS TO REMEMBER

Unfortunately despite your best plans and intentions, accidents can happen. If you need to make a claim against your policy we'll be there to help you along each step. The key points to remember are:

## MAKING A CLAIM

- ✓ Check your policy booklet to see if the loss or damage is covered under the policy.
- ✓ Inform your insurance company about the incident as soon as possible.
- ✓ If it is safe to do so, take any emergency action necessary to protect your property from further damage.
- ✓ Please do not complete repairs until we have the opportunity to inspect the damage.
- ✓ Standard Document Requirements:
  - Completed claim form.
  - Repair estimate confirming cause of damage.
  - Repair/replacement estimates for any other resulting damage e.g. decoration, carpets etc.
- ✓ Keep in mind that your Insurance policy is not a maintenance contract. Normal wear and tear is not covered under your policy.

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

# Winter Check List

*From Ireland's leading home insurer.*

**Royal & SunAlliance,**  
13-17 Dawson Street, Dublin 2.  
Tel: 01-677 1851 Fax: 01-671 7625.

## Branch Network

**Cork:**  
Royal & SunAlliance,  
1 South Mall, Cork.  
Tel: 021-277455 Fax: 021-277340.

**Limerick:**  
Royal & SunAlliance,  
53 O'Connell Street, Limerick.  
Tel: 061-313166 Fax: 061-317359.

**Galway:**  
Royal & SunAlliance,  
Odeon House, Eyre Square, Galway.  
Tel: 091-567305 Fax: 091-563114.

**Sligo:**  
Royal & SunAlliance,  
Bridgewater House,  
Rockwood Parade, Sligo.  
Tel: 071-61566 Fax: 071-60394.

**Waterford:**  
Royal & SunAlliance,  
21/22 Merchants Quay, Waterford.  
Tel: 051-874270 Fax: 051-871494.

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