

Protecting your home

Now's the time of year we appreciate our warm homes the most. The nights are longer, the mornings are darker, the weather is colder and now, Christmas is starting to creep into everyone's minds.

Here are some handy tips this winter to add value to your relationship and protect your homes.

Don't advertise Christmas gifts

Don't leave the packaging for new gifts and gadgets outside the home. Simply breaking down boxes and putting them in the bin, can protect presents from thieves. Research shows that claims tend to spike in the days leading up to Christmas with thieves looking to pawn, or pass stolen gifts off as their own.

Switch off fairy lights

According to research, fire claims increase by around 105% during the Christmas week. Switch off and unplug any fairy lights at home when leaving the house or going to bed. Shocking fire safety footage shows just how quickly faulty lights can destroy an entire room. Old fairy lights should be tested and conform to the British Standard (BS EN 60598).

Don't invite thieves

If you are setting off on holiday this winter, you should resist the temptation to share the news and any pictures online as this lets anyone viewing their profile know your home is potentially empty. It's also a good idea to ask a friend, family member or neighbour to visit the property daily. Just seeing lights come on and movement can deter burglars.

Have a flood plan

Here in the UK we have some unpredictable weather. Between December 2013 and February 2014 alone there were just under 19,000 flood claims. If you live in an area that is prone to flooding there are a few measures you can take:

- Keep an eye on local flood warnings
- Make sure there are sandbags available in case of an emergency
- Find out which contingency plans the local authority has in place in the event of a flood

Top tip!

Candles are a festive favourite for many of us. They must be properly extinguished when leaving the house or going to bed and not close to anything flammable.