

Take care during the holidays

It is nearly time for the December holidays, which also means going away with family and friends and leaving your home behind. Here are some points to remember before packing up, to ensure that you and your insurer have one less thing to worry about:

- Ensure you have adequate security in and around your home. Lock all doors and perimeter gates.
- If you have an alarm system, make sure it is in working order at all times. Test it regularly, especially after heavy storms and power disruptions.
- Always switch on the alarm system when you leave home. If your alarm is not switched on at the time of a break-in, an insurer can repudiate your claim.
- Even if a trusted domestic worker is looking after your home while you are away, the alarm has to be switched on when she is not in the house.
- Designate someone to respond should your alarm go off while you are away. It is also a good idea to have your alarm linked to a security company.
- Give your security company the names of everyone who will have access to your property in your absence.
- If going away on holiday, cancel all newspaper (and other) deliveries and ensure that your mailbox is cleared regularly.
- Make sure your possessions are safely packed away and that outbuildings and garages are locked and secure. Don't leave things in the garden.
- Park your vehicle in the garage and ensure that both your vehicle and garage are locked.
- Before departure, check every door and window on your property and ensure that they are securely closed and locked. Be sure to set the alarm.