

Keeping your home safe



Avoid being a victim of crime

Most household burglaries are committed by opportunists. By taking some relatively simple steps you can decrease the chances of a break-in and make your home safer.

- Make sure you have locks on all doors and windows. If you are a tenant you may be able to get the council or landlord to fit them. Your broker can provide details of types of locks which are designed to provide a high level of protection and in line with your insurance company guidelines
- By having an alarm installed you should increase security
- Keep cash, keys and credit cards out of sight
- When you are away on holiday, use time switches so the house looks occupied
- Always ensure bicycles are locked securely to a permanent structure
- Criminals can target newlyweds whilst they are on honeymoon - let your family keep your gifts until you return

Garden

- Keep hedges cut and fit exterior lights with sensor detectors
- Make sure your garage or garden shed is always securely locked – ladders should be chained up, as they can be used to gain access to upstairs window

LOCK IT

- **L**ock it • **O**perate alarm
- **C**ash and credit cards out of sight • **K**eeplights on at night • **I**nstall appropriate security measures • **T**ake care to secure property kept outside





Dealing with burst pipes

Every year severe winter weather can damage thousands of properties. These conditions can lead to burst pipes and property damage and escape of water is one of the most common causes of home insurance claims.

Top tips for reducing the risk of burst pipes:

- Leave the heating on a minimum of 15°C
- Insulate all pipes including those in the attic as these pipes are the most likely to freeze
- Insulate your cold water tank
- Open the loft hatch so warm air can circulate to help prevent freezing in cold weather spells
- Make sure you can locate your mains water supply and that you know how to turn it off
- Turn off water supply to outside taps
- Have emergency contact details readily to hand

Dealing with floods

- If you have been flooded, don't enter your property until the mains electricity has been turned off and never use electrical appliances that may be wet
- Gas can get trapped in a building after a flood, so use a battery powered torch and never use open flames to see your way



Fire prevention

- Smoke detectors are important safety devices. Fit detectors in prominent places in your home and check the batteries on a regular basis
- Have the chimneys swept regularly and if you have open fires always use a fireguard
- Never leave hot fat or oil when cooking. If a pan does catch fire, cover it with a fire blanket or damp cloth – don't use water
- Gas appliances should be serviced regularly by a Gas Safe Registered engineer
- Do not tape up electric cables as they can be dangerous and should always be replaced
- Be careful not to overload plugs. You should fit no more than one plug per socket; use an extension lead if you need to fit more
- Ensure smoking materials are properly extinguished/discarded

Carbon monoxide

Carbon monoxide is a colourless, odourless poisonous gas, which makes it difficult to detect. Symptoms of carbon monoxide poisoning include tiredness, drowsiness, headaches and breathlessness. Take some basic precautions to ensure you're safe:

- Never use a gas appliance if it's not working properly. Signs to look out for are:
 - yellow or orange flames
 - soot stains around the appliance
 - a pilot light that frequently blows out
- Gas appliances should be serviced regularly by a Gas Safe Registered engineer
- If you live in tenanted accommodation your landlord has a legal duty to carry out an annual safety check. They must provide you with a copy of the completed gas safety check certificate
- Install a carbon monoxide detector. Check it complies with British Standard EN 50291 and carries a British or European approval mark



Why use an insurance broker?

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Your local broker will:

- Know what policies are available – including those not available on the internet or direct from an insurer
- Understand what insurance you need and find you a policy to meet those needs
- Be impartial and not limited to policies from a single insurer
- Find you value for your money
- Manage all your insurance requirements, including businesses, motor and personal insurance

For the best choice, the best value and the best service, ask an expert.

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