

In association with



stay safe this season

Autumn

In this issue:

Don't let longer nights benefit burglars

Remember, remember firework safety in November

Are leaves gathering in your gutters?

Everslet Insurance Services



Welcome

As the clocks go back, burglars come forward

For many of us, the clocks changing in autumn isn't something we really look forward to - but for criminals, perhaps it is. Shorter days give them more time to work under cover of darkness, with research from Aviva showing there's a significant increase in burglary between Halloween and Bonfire Night.

Halloween sees a rise of 150% in malicious damage claims to homes, damage to cars rising by 50% and car thefts also increasing by 20%. Now, that is scary. And Bonfire Night is the worst night of the year for break-ins. It seems burglars take advantage of many people being out of the house at public displays or parties and the noise of fireworks cover up suspicious sounds such as smashing glass.

Of course, these types of incidents are covered by standard home and motor policies, but it's always best to avoid the worry of being a victim of crime in the first place. With 80% of crime being committed by opportunists, it's the simple steps that can have the greatest effect.

- Remove keys from doors when they're locked and leave them out of sight. Never leave a spare key outside or hanging inside a letterbox. Burglars know where to find them.
- Shut windows when you go out.
- Make your house look occupied if you'll be out when it's dark and, of course, make sure all doors and windows are securely locked. Leave the radio or the TV and the odd light on - you can connect these to timers to turn them on and off. It's also wise to shut the curtains as well as leave the lights on if you go out in the evening.
- Move any garden ornaments, potted plants or bikes from the front or side of your house and out of sight.
- Don't answer the door to trick or treaters if you don't want to and if you're enjoying a firework party in the garden, make sure your front doors and windows are shut and locked.



- Lock sheds, garages and other outbuildings with robust locks. This protects your garden and DIY equipment and means thieves won't have easy access to tools or ladders which they could potentially use to break into your house.
- Fit motion-sensitive exterior lighting. Available from most DIY shops, exterior floodlighting with motion sensitive detectors will light up your garden and other exterior areas, warning off intruders.
- Mark your possessions with your house number and postcode. Only use an ultraviolet marker pen when other methods would reduce the value of the object. Seeing a marked item may dissuade a burglar from taking it in the first place.



Stay safe on Bonfire Night

Every year hundreds of people need hospital treatment after bonfire and firework accidents. We want to help you stay safe so here are a few simple precautions to take.

Sparkler safety for children

Never give sparklers to children under five, and if you're giving sparklers to an older child, make sure they're wearing gloves. Ask them to hold the sparkler at arm's length while you light it, and once it's alight don't let them wave the sparkler near other people. When the sparkler has gone out, help them to put it in a bucket of cold water straightaway.

And top tips for adults

- Only use fireworks that comply with British Standard BS7114.
- Keep fireworks in a closed box or tin, away from children.
- Follow the instructions on each firework - use a torch to read instructions if it's dark.

- Keep naked flames, including cigarettes, well away from the fireworks.
- Don't put fireworks in pockets or throw them.
- Direct any rockets away from spectators.
- Light fireworks at arm's length with a taper. Then stand well back.
- Never return to a firework once it's been lit.
- Don't use paraffin or petrol on your bonfire.
- Keep well back from a fire.
- Make sure your fire is out and the surroundings are safe before you leave it.
- Keep your pets indoors.

Better clear your gutter

It's wonderful to see red, orange and yellow leaves falling from the trees at this time of year. But it's not quite so wonderful if they gather in your gutters.

Leaves, twigs, acorns and other organic debris can all clog gutters and cause water to run over their edges, either down your walls or straight to the ground. This overflowing water can leave damage to fascia boards, brickwork and pointing, and can also cause penetrating damp, ground erosion and cracks in the foundation. In addition, your gutters might start to leak and sag due to the weight of the debris and trapped water being heavier than what gutters are designed for.

If water stays trapped in the gutter for a period of time, it may continuously be blown onto the fascia boards so they are constantly wetting and drying - which is a real problem if you have wooden fascias. At the very worst, rot can penetrate your roof's eaves.

All these problems demonstrate why it's important to keep your gutters clear. If you're not keen on getting up a ladder yourself, and who would blame you, you can always ask a professional to carry out gutter maintenance.

Have you got the home insurance you need this autumn?

Talk to us to check you're covered.





Aviva Insurance Limited. Registered in Scotland No. 2116 Registered Office: Pitheavlis, Perth PH2 0NH.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Everslet Insurance Services (Maidenhead) Limited. Registered No. 1968971 Registered Office: Prospect House, 58 Queens Road, Reading, Berks, RG1 4RP
Authorised and regulated by the Financial Conduct Authority.