

In association with



# stay safe this season

## Spring

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Are you underinsured?

Everslet Insurance Services



# Welcome

## Doing it yourself?

### Do it safely

Longer days, lighter evenings and a sudden urge to tend to those things that have been waiting all winter to be fixed often cause us to get the DIY bug at this time of year. Some of us find DIY relaxing. Others find it frustrating. And, unfortunately, more than a few of us find it painful because DIY is one of the major causes of accidents in the home. So here are some tips that can help make sure you don't need fixing up after fixing things in the home.

### Before you start the job

However tempting it is to toss those instructions to the side, however well you think you know how to do a job, do always read any instructions first and make sure you have everything you need to complete the task properly and safely. That should include protective gloves, glasses, masks and headgear when needed. And always keep sharp tools safely covered to avoid accidentally stepping on them or injuring any other part of your body with them - it's easy to do.

If the job could potentially be dangerous, don't go it alone. Wait for someone to help or at least to be there in case anything goes wrong and you need assistance. And if you're using a ladder, make sure it's properly secured and it's solid and stable. Don't over-reach or stretch too far or the ladder might not be the only thing that goes crashing down.

### Professional help

If you're not sure you can do the job properly yourself, call in a professional. But make sure they really are - beware of cowboys.

Always get at least three quotes - be wary of any that are much cheaper than the rest. If it seems too good to be true, it probably is. And discuss the job with your tradesperson beforehand and decide exactly what you want done, so there's no room for confusion.

Before they start work, make sure you have a detailed quote in writing, signed and dated. And don't pay cash upfront.

### Getting green fingered

If you're giving your garden a makeover, or even just a tidy up, follow these all-important safety tips.

- Always use a circuit breaker when using power tools
- Wear protective gloves and glasses when you use a hedge trimmer.
- Don't use a chainsaw to cut back trees unless you're fully competent.
- If you're laying paving or moving heavy ornaments or large branches, wear strong shoes, preferably with protective toecaps. This is not the time for flipflops, however spring-like the weather is.



# Home and dry

In the spring we often expect a downpour. But it's best to help prevent your home being damaged by water

Before April showers set in, check drains around your property and remove any debris that could cause water to flow away more slowly, or block the drain entirely. This can help prevent small-scale surface flooding. But, of course, sometimes the risk is greater than this.

If you do live in a flood risk area, keep a supply of sandbags and listen out for severe weather warnings. If flooding is imminent, a good tip is to open doors and windows and smear the frame with silicone sealant, then shut and lock them to provide a watertight joint. If you can, also cover windows, doors and airbricks with plywood, sandbags or metal sheeting.

Turn off water, electricity and gas at the mains and move furniture along with furnishings such as rugs and curtains upstairs or to a loft if you can. Also put any valuable documents, such as your home insurance policy, in watertight bags and put those upstairs too - or take them with you if you're going somewhere safer. Put plugs in baths and sinks, and the lids down on your toilets. Then weigh them down with something heavy like a sandbag, to stop water coming up.

Importantly, if floodwater does affect your house, remember not to touch any electrics. For more comprehensive advice on flood risk, take a look at the Environment Agency website [www.environment-agency.gov.uk/homeandleisure/floods/](http://www.environment-agency.gov.uk/homeandleisure/floods/) or ask your local council.



# Under cover, not under covered

Underestimating the value of your home contents is all too easy - research consistently shows that millions of homes in the UK are underinsured. We don't want yours to be one of them. That's why we advise you to check your home insurance policy for the level of cover you have. Then do an inventory of your belongings and work out a rough cost of replacing them from new.

The easiest way to do this is room by room, making a note of the contents and the cost of replacing them. For example, in bedrooms it would include furniture, carpets, curtains and so on, and also clothes, which collectively could be the most valuable things you possess. It's also a good idea to keep receipts for any valuable items you buy, for reference.

If you do find that your contents come to more than you're covered for, it's good to know that increasing the contents cover limit on your home insurance policy shouldn't make too much difference to your premium. But it will make a huge difference if you ever need to claim - especially in the case of a fire or flood.

Have you got the home insurance you need this spring?

Talk to us to check you're covered.





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