



## Helpful tips

### Ensuring protection throughout the holidays

#### Home entertaining

##### *Common risks:*

- Hosting events at home increases the potential for accidents that can lead to personal liability claims. Examples include guests slipping on a wet floor or icy driveway and sickness due to spoiled food.
- Possessions inside the home are subject to breakage or theft as a result of increased visitors. In addition, fires can stem from overloaded electrical outlets, neglected candles, unsecured decorations and cooking mishaps.
- When hiring outside help, such as a catering company or valet parking service, their actions or injuries sustained on the premises can link back to the homeowner.

##### *What homeowners can do:*

- Consider the weather conditions and how they will impact inside and outside the home. Take precautions to address wet, slippery pathways or foyers. Notify guests to take extra care around areas that are particularly crowded or that you know to be potentially unsafe.
- Be mindful of holiday décor. Could items on upper levels fall? Are any areas obstructed that could pose a safety concern?
- Move high-value items (particularly artwork, breakables and sculptures).
- Keep jewellery and other smaller valuables out of sight and in locked safes whenever possible. If you have a wine cellar inside the home, lock the entrance.
- Have contact information handy for local taxi services, in case guests cannot drive home safely.
- Do not leave candles burning in unoccupied rooms. Unplug interior decorations before going to sleep, and unplug appliances when not in use. Avoid using old plugs that don't fit snugly into the outlet. In addition, replace devices which have frayed wires. The rubber insulation cuts down on heat output; when the insulation wears away the risk of fire increases.
- If an outside company is helping with the party, request evidence of Public and Employers' Liability insurance.

#### Leaving the house unoccupied

##### *Common risks:*

- Weather events can increase the chances of property damage across the U.K. Freezing temperatures can lead to burst pipes, while heavy rain can cause power outages and flooding.
- A vacant home is a target for burglars.
- Announcing vacation plans via online social networks also can increase the risk of burglary.

*What homeowners can do:*

- Occupancy is the best prevention. If you aren't in a position to hire a house sitter, ask a friend or neighbour to check in periodically—and leave their car in your driveway. Set lights to turn on/off throughout the day—not just at night.
- Look to technology. Low-temperature sensors and water shut-off devices can help identify problems before they get out of control. Locate the water stopcock so that the water can be turned off in an emergency - this will significantly reduce the amount of water damage.
- Consider a professional security assessment to ensure that the existing alarm system provides the most optimal protection.
- Also consider behaviour patterns that can elevate the risk of burglary. For example, if your family travels at the exact same time each year, it's easier for a criminal to target the home.
- Advise family members to use social media wisely. Don't announce that the home will be vacant to a broad (and often unknown) audience.

**Travel***Common risks:*

- Liability laws may vary from country to country, as does the climate for litigation.
- Gifts and other items purchased abroad often are lost or damaged before making it home.
- Valuables are left accidentally in hotel rooms or on planes.
- If a family member gets sick or injured, non-refundable plans may be cancelled or cut short. If traveling to a remote destination, top-quality medical care may not be within reach.

*What homeowners can do:*

- Consult an insurance professional prior to your trip to better understand local laws, particularly if renting a car. When possible, choose an excess liability (umbrella) insurance policy that offers worldwide cover.
- Leave high-value jewellery at home. If you must travel with jewellery, keep it with you at all times; do not place in checked luggage.
- If larger or fragile items purchased on vacation cannot travel home with you (such as artwork or cases of wine), consult a specialist shipping company for assistance.
- A homeowners' policy may not be sufficient for jewellery, art and other high-value collectibles. A separate private collections policy offers more appropriate cover. For example, Chartis provides automatic cover for newly acquired items for up to 90 days. There is no excess, and worldwide cover extends to items in transit.
- Obtain travel insurance, which can provide cover for medical evacuation as well as trip cancellation.
- If a family member has a pre-existing medical condition, identify local emergency contacts prior to departure.

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