

## Potential Perils of the Festive Season

### AXA ART's Top Tips for Protecting Your Home this Christmas



**Research confirms our observation that many people have inadequate insurance cover in place in terms of the scope of their policy wording, their sums insured, or if they even have an insurance policy at all! To compound the problem many people never read their insurance policies and assume that, once their premium has been paid, they must be covered whatever the cause of loss or damage. This is of course not always the case.**

**Chimneys:** Many people use real or open fires rarely, but choose to have a Yuletide fire. All working chimneys should be checked by a chimney sweep annually in order to ensure that the chimney is clear before use in the winter season. Chimney flues should ideally be lined and seasoned timber should be burnt to prevent sparks and tar build up. Close fitting guards (or chain guards) should be placed around fires. Keep stacks of wood and kindling in log baskets away from the real fires and wood-burning stoves, in order to avoid sparks, embers or sheer heat transmission to cause fires – especially if the basket is full of wrapping paper!

**Candles:** If you leave a room always extinguish all candles, even if it is just for a short period of time. Ideally, candles should be housed within heat resistant storm shades but why not use safe battery candle effect units to save the worry? December is the peak month for candle fires; (there are some 2,500 candle related fires per year; each one a tragedy). A candle is not another festive decoration, it's a naked flame and as such is a potential fire source. Remember real Christmas trees are highly flammable as are paper based decorations. With boisterous pets, (and children) in the home together with additional flammable materials using real candles is really to be avoided.



**Electric fires:** Old fashioned three bar electric fires should be replaced by safer oil filled radiator type heaters.

On the basis that in the lottery of life 'something happens to someone somewhere' there is a phenomenon whereby low winter sun can shine directly into the home and if it is concentrated and focused by a curved shiny surface, such as a silver bowl, glass paperweight, glass door knob, vanity mirror etc. it can concentrate the sun's heat to a focal range of up to 30 centimetres. If this 'light ray', (think of boys using a magnifying glass to zap ants), comes into contact with a flammable surface such as a curtain lining, newspaper etc. then a fire can result.

#### **What can you do to minimize the risk of fire?**

- All smoke detectors should be placed at the highest point available, normally ceilings are most effective.
- It is essential to have smoke detectors covering staircases and bedroom corridors as these are the principle means of exit; particularly at night. Boiler rooms and laundry rooms should also be covered.
- Fixed temperature or rate-of-rise heat detectors should be used in kitchens and garages.
- All domestic smoke alarms have an average life expectancy of ten years and should be replaced within this time.
- Never overload electrical sockets!

#### **Winter top tips**

During the winter months adverse weather conditions are more likely to occur so it is important to take the necessary precautions against the potential perils of the festive season. AXA ART Insurance offers the following top tips:

- Have your boiler and heating system checked by a certified professional
- Check your home is watertight; remember to clear any gutters and drains
- Ensure your smoke alarms are in good working order
- Make sure your chimneys are swept and are clear before use
- Remember to top up your heating fuel
- Set your alarm when away from home
- Move small fragile items to a safe place if you are having a party or going away

#### **Be aware of the value**

Make sure that you have a comprehensive and up-to-date inventory and valuation of your collection and jewellery. Ideally make a digital photographic record of your collection as they should greatly enhance your chances of identifying and recovering stolen items and in settling any claims in general.



### **Christmas time for burglars**

Christmas is the busiest time of year for thieves; last year the Metropolitan police reported over **19,000** burglaries in the November 2016 to January 2017 period.\*

At AXA ART we received a claim from a Policyholder who was woken in the middle of the night by his security alarm. He discovered a broken window and a valuable clock missing, there was a ladder outside the window - it was his own ladder taken from an unlocked garage.

**AXA ART advises regular security checks across all property and that valuables are kept out of sight. We advise that outbuildings should be locked or padlocked and items that can be used to gain unlawful access, such as ladders should also be locked or otherwise secured.**

### **Keep an eye on the weather**

Frozen pipes can play havoc with your Christmas celebrations. Flooding from burst pipes is a serious issue, which can result in considerable damage to your property and its contents. If you do experience a frozen pipe, make sure you know where the main stopcock is to turn the water supply off.

**If you are away from home for any length of time between 1<sup>st</sup> November and 30<sup>th</sup> April AXA ART requires that heating is left at a minimum constant temperature of 5° Celsius or the fixed water tanks, apparatus and pipes are shut off and drained. It is also a requirement that the home is inspected at least once a week by a member of your family or other person nominated by you.**

### **Specialist Insurance**

Homeowners are spending increasing amounts on art and antiques, but the majority insure these items on a standard home insurance policy.

**AXA ART advises home owners to make sure their properties are sufficiently insured to prevent disappointment at the point of a loss. Art collectors can take out a policy with specialist art insurers, AXA ART, who insure High Net Worth homes, buildings and contents.**

All product information is available on our website, [www.axa-art.co.uk](http://www.axa-art.co.uk)

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\*[www.ukcrimestats.com/Police\\_Force/Metropolitan\\_Police\\_Service](http://www.ukcrimestats.com/Police_Force/Metropolitan_Police_Service)