

Winter Warning.

Can you afford to ignore this?

In winter, we need to take extra care to protect ourselves, our families and our properties. Freezing conditions, floods, storms, the increased risk of fire at home and hazardous driving conditions are just some of the less welcome realities at this time of year.

Intact Insurance has prepared this detailed guide which outlines simple precautions that you can take to limit the risks that you and your family might face.





Beat those
freezing
conditions.

Winter inevitably delivers bouts of severe frost. You can avoid the threat of damage that frost brings to your home.

- 1 Keep your home well heated during the cold spells.

- 2 Insulate all pipework that is above the attic insulation and exposed to cold attic conditions.

- 3 Insulate the top and sides of your water tank in the attic leaving the area underneath uninsulated and extend the insulation from the side of the tank to the ceiling insulation.

- 4 Find out where the stop valve is so that you know where and how to turn off the water in case of a burst pipe.

- 5 If you're going to be away from home at any time during the winter;
 - Leave the heating on at a low temperature or alternatively make use of a thermostat to ensure that the temperature is maintained above 5°C
 - Open the attic door to let heat circulate
 - Be sure to ask a neighbour or friend to visit your house daily

- 6 Make sure that all overflow pipes (including water cisterns, etc.) are adequate and discharge to a drain system.



Keep your head
above water.



We are experiencing increased incidents of flash flooding and prolonged rainfall, which can cause major damage to an unprotected home.

1

Visually check the roof of your home for any damage and/or missing slates and flashings. Flat roofs are particularly vulnerable to damage.

2

With roof coverings where you have any concern, have them inspected by a professional and arrange for repairs or replacement where necessary.

3

Keep all gutters, drainpipes and gullies around your home clear of leaves and other debris. This will prevent any water build-up allowing water to flow away quickly.

4

If you live in a flood prone area, you need to;

- Check what contingency plans your Local Authority has in place
- Be aware of any local flood warnings and evacuation procedures
- Get to know the contact numbers of your local emergency services
- Consider placing flood barriers to all ground floor openings including below ground floor air vents. It may be necessary to fit barriers across gateways or openings in boundary walls
- Consider having non-return valves fitted on underground drains and sewers
- Have access to sandbags for emergency use
- Consider having intervening walls or banks installed

5

If flooding is inevitable, there are basic steps you can take (but only if it is safe for you to do so);

- Move possessions to an upstairs location or safely stack them
- Unplug electrical appliances and turn off electrical power
- Turn off water supplies at the mains

6

When water subsides;

- Remove and dry out any damaged floor coverings and possessions
- Proceed with any emergency repairs that help minimise damage
- Have the electrical system checked for safety



Reduce the
risk of fire.



The risk of fire at your home can increase over the winter period. You need to be extra vigilant and take some important precautions.

1 Give yourself time

- Install several smoke and carbon monoxide alarms around your home and check them regularly to ensure they are working
- Smoke does not wake people. It can put them in to a deeper sleep
- Alarms save lives. Make sure you have yours

2 Heating

- Provide fire guards in front of open fires
- Have the chimney swept annually
- Have your boiler serviced annually and ensure boiler flues are properly vented
- Don't dry clothes on fire safety guards or storage heaters

3 Cooking

- Keep electrical leads, curtains, paper towels, tea towels, oven gloves away from cooking appliances as they can easily catch fire
- Ensure that all cooking appliances are kept clean as any build up of crumbs, fat or grease can easily catch fire
- Change the oil in your deep fat fryer on a regular basis and never place food in the oil if it has started smoking
- Have a fire blanket in the kitchen and ensure that everyone knows how to use it safely

4 Electrical items

- Your installation should be checked every 10 years by a RECI approved Electrical Contractor
- Regularly check that plugs and leads are in good condition
- During the festive season, be careful of Christmas tree lights, check them for wear and tear and don't forget to unplug them every night

5 And remember

- Be extra careful when using candles, make sure they are fixed to a solid fire-resistant base
- Don't leave candles unattended and don't forget to extinguish them
- If there are smokers in the house, make sure they extinguish their cigarettes properly



Keep intruders
out.



Break-ins happen. Prevention works. While you might not want to turn your home into a fortress, you don't need to make things easy for an unwelcome visitor.

- 1 Install an intruder alarm system as soon as you can. It makes sense and you'll get a reduction on your home insurance premium. Make sure your alarm is installed by an approved contractor who is registered with the Private Security Authority.
- 2 Fit mortice locks on all access doors to your home.
- 3 Always lock external doors and set the alarm when leaving the house (even if only for a few minutes).
- 4 Always set the alarm when retiring for the night. Your nighttime alarm setting should be designed to allow you to move about the inside of your house freely.
- 5 Fit a locking device on all ground floor and accessible windows (other than bedroom windows).
- 6 Leave a spare set of keys with your neighbour - don't leave spare sets of keys outside the house, thieves know the hiding places too.
- 7 If you are going away, be sure to cancel any deliveries.
- 8 Ask a neighbour or friend to keep a watchful eye on the property.
- 9 Let your insurance company know if the house will be empty for a lengthy period of time.
- 10 Have your post redirected to avoid any build-up.



On the **road.**



Particular care is needed when driving during the winter months. Be aware of the basic precautions you can take to help avoid the extra hazards at this time of year.

- 1 Never, ever drink and drive. Drink driving shatters lives.
- 2 Drive within the speed limits and keep your distance from the car in front.
- 3 Ensure you and all your passengers wear seat belts at all times, even for the shortest of journeys.
- 4 Icy road conditions, particularly at night and early morning, can be lethal. Remember that ice is not always visible on roadways. In severe conditions only make essential trips.
- 5 Before setting out, make sure you have a clear view through all car windows.
- 6 If you see a small crack in your windscreen, get it repaired before it gets larger and has to be replaced.
- 7 Regularly check car tyres to ensure that they have adequate thread and make sure that the air pressure is correct.
- 8 Be safe and be seen when jogging, walking or cycling during dusk and hours of darkness. Always wear a high viz vest or reflective bands.
- 9 Fit your bicycle with front and rear lights and always wear a safety helmet.



Making a claim.



Figuring out how to make a claim and how it may affect you can be difficult. Naturally we hope you won't have any accidents or misfortune, but if you do, the following advice might be useful.

- 1 Check your policy booklet to see if the loss or damage is covered under the policy.

- 2 Inform Intact Insurance or your Broker about the incident as soon as possible.

- 3 If it is safe to do so, take any emergency action necessary to protect your property from further damage.

- 4 Please do not complete repairs until we have the opportunity to inspect the damage.

- 5 Standard requirements;
 - Completed claim form
 - Repair estimate confirming cause of damage
 - Repair/Replacement estimates for any other resulting damage. e.g. Decoration, Carpets, etc.

- 6 Keep in mind that your insurance policy is not a maintenance contract. Normal wear and tear is not covered under your policy.



Making **a claim.**



Following the success of our Motor eFNOL solution, we are delighted to be first to market with our *Xtract* Home eFNOL solution.

This allows customers to register their claims online – anytime, anywhere and in just a few minutes.

The online process is intuitive but also provides step-by-step guidance and you can also upload documentation, photos or videos to speed up the claim process.

Customers will receive their claim reference number immediately along with an email confirming next steps.

Our goal is to ensure that when a claim happens - the moment of truth in insurance - the experience is as seamless as possible. Digital FNOL is a key part of delivering on that commitment.

If you need to notify us of a Home or Motor insurance claim, we're pleased to introduce our new Electronic First Notification of Loss (eFNOL) service.

Designed to make the claims process faster and more efficient, eFNOL enables brokers and customers to notify us of a Home or Motor insurance claim electronically, reducing paperwork and helping claims progress more quickly from the outset.

Key Contact Numbers - Emergency Helpline

Intact Insurance policyholders can contact our 24 hour Emergency Helpline numbers

Motor: 1890 92 42 28

Home: 01 832 8756

About Intact Insurance.

We believe insurance is about people, not things.

This belief defines who we are. It guides how we serve and build relationships and why we strive for excellence. Because behind every policy is someone who depends on it.

From our offices across the island of Ireland, in Dublin, Galway and Belfast, we're building solutions that give you peace of mind. Being part of Intact Financial Corporation, one of Canada's largest insurers, means we can deliver the kind of service you expect, with a personal touch.

300

Year heritage

30,000+

Employees across 28 countries

A rating

Standard & Poor's

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