

SIMPLY INSURANCE



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PROTECTING YOUR HOME WHILE AWAY ON VACATION

Vacation season is here, and whether you are planning a weekend away or a longer trip, it is important to protect your home from the unexpected while you are away. Your home is your sanctuary and nothing can be more devastating than returning from a vacation to a break in, flood, fire or an act of vandalism. Your home insurance policy may cover these things but a few simple safety measures can be taken to prevent burglary and home accidents so that you can enjoy a worry free vacation. As you plan the final details of your trip, take the following safety measures into consideration:

- 1) **Make sure all doors and windows are locked – including the garage.** This may sound obvious but a large percentage of burglaries occur without using force to gain entry.
- 2) **Store valuables such as jewellery in a safety deposit box.**
- 3) **Use timers to automatically turn lights off and on making it look like someone is home.**
- 4) **Leave window coverings open but be sure there are no valuables in plain view.**
- 5) **Ask a friend or neighbour to check on your house, pick up your mail, cut your lawn, water your plants. Better yet, have someone stay at your home while you are away.**
- 6) **Unplug everything that you can. Even though items are turned off, the circuit is still active and could cause a problem.**
- 7) **Consider shutting off the water depending on how long you will be away. An unattended broken pipe could cause a lot of damage!**
- 8) **Never indicate you are not at home on your answering machine.**
- 9) **Secure sliding doors by placing a wooden or metal rod on the track**
- 10) **Consider having a monitored security system installed. This will not only give you peace of mind, but it will also help reduce your home insurance premiums.**

One of the best ways to protect your house while you're away is to make it look as occupied as possible. Most insurance companies require that you advise your broker if you are going to be away from home longer than two weeks and confirm that you have someone checking on your property. So... before you hit the road, take a few extra minutes to follow these safety measures to ensure your home is properly protected. That way, when you return from vacation, you won't be coming home to any unwanted surprises!!!

Michelle Walton is the front line broker at our Tri-County Insurance office. Michelle has been with our Company for 12 years and assists with many client-related functions at this location.

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