

In association with



stay safe this season

Summer

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open to thieves

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The logo for Darwin Clayton Evolutionary Insurance features a stylized 'd' icon composed of a blue circle and a white vertical bar, positioned above the text "darwin clayton" and "evolutionary insurance" in a white, lowercase, sans-serif font.

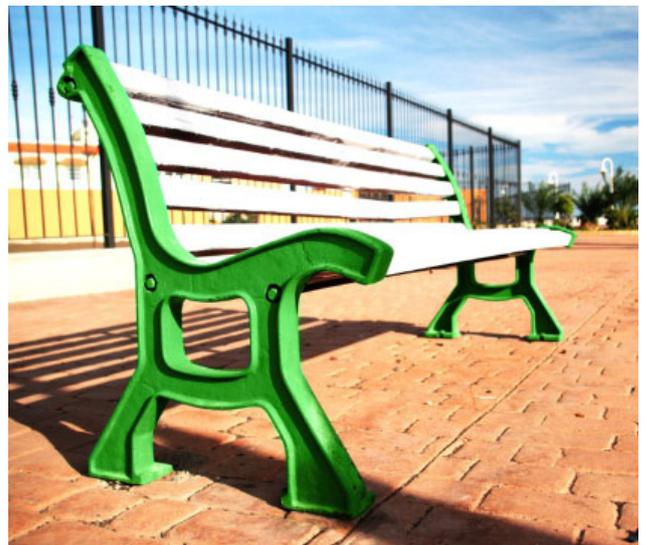
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Staying Cool

Try to keep cool during extremely hot weather. Stay in a cool environment and try to plan activities for the coolest times of the day, before noon and in the evening.

Drink plenty of fluids such as water, fruit juices or fruit drinks (avoid alcoholic drinks & anything containing caffeine). During hot weather, you will need to drink more liquid than your thirst indicates. Even if you remain indoors and limit your activity, your body still needs to replace lost fluids, salt and minerals.

Protect your body. Wear as little clothing as possible when indoors, and wear light coloured, loose fitting clothing outdoors. When spending time outdoors, avoid direct sunlight, wear a hat and use a sunscreen with a sun protection factor (SPF) greater than 15 to protect yourself against sunburn.



Taking in the sun

Many of us like to make the most of the warmer weather - including thieves and burglars. Theft claims rise by 10% during the summer, and garden theft usually increases with thieves targeting tools and equipment from your shed, plants, garden furniture and ornaments. Some even use your tools to try to get into your house.

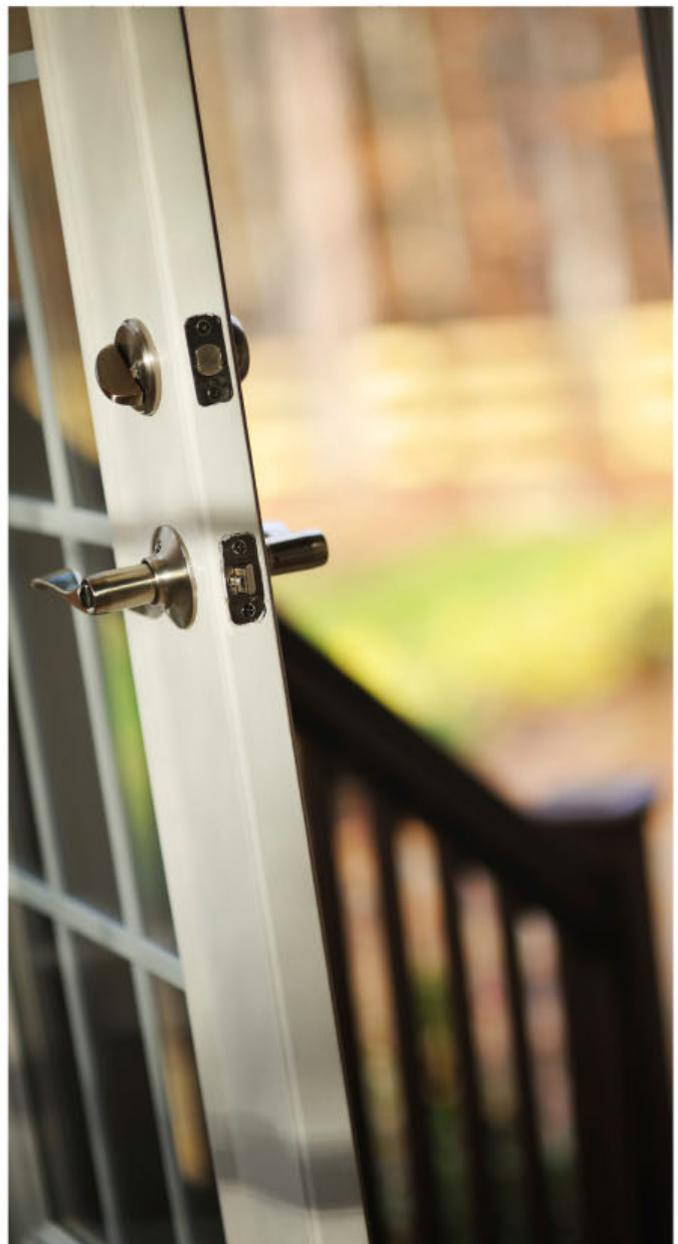
Plus, of course, open windows and doors don't just allow fresh air in. Burglars can use them for access to your home, taking your belongings with them when they leave. And properties left empty while owners go on summer holidays also provide an attractive opportunity for burglars.

Our top tips to stop summer thieves

Always lock gardening equipment and tools away when you're not using them - and use solid locks that can't easily be broken on your shed and garage. If you can, get a lock for your garden gate so thieves can't get in to your garden without climbing over. You can also put a light trellis on top of your walls and fences to make climbing into your garden more difficult. And if you have any trees or shrubs near your shed, cut them back so thieves can't hide behind them.

Remember to keep your ladder locked away too, or it may be used to access an open window. Although theft claims rise in the summer, there is less buildings damage during burglaries, which appears to indicate that thieves are more opportunistic at this time of year, sneaking in through open windows or doors. With this in mind, it's always wise to be wary of leaving doors and windows open if you're not near them.

If you're off on a summer holiday, consider leaving low energy lights on a timer and asking a neighbour to check on your property and pick up your mail. Remember to cancel any other deliveries while you're away. A car parked in the driveway can also give the impression that someone is at home. If you're taking yours with you, why not ask a neighbour if they'd mind using your drive while you're away? They might be glad of the extra parking space.



Make barbecues even better

Barbecues are one of the great pleasures of summer, with the unmistakable aroma of hot coals and outdoor cooking always seeming to accompany the hottest days of the year. However, there are two major risks associated with barbecues that we should all be aware of - food poisoning and fire. We want to help make sure your barbecue is safe as well as fun, so here are some pointers to help you avoid both.

Preventing food poisoning

- Defrost meat in the fridge - make sure it's completely defrosted before you start cooking.
- Light the barbecue well in advance to allow time for it to heat up. The coals should be glowing red before you start to cook.
- Pre-cook chicken in the oven before finishing it off on the barbecue.
- Make sure you wash your hands regularly, especially if you're handling both raw and cooked food.
- Eat the food as soon as it's ready.

Keeping blazes confined to the barbecue

Summer is the worst season for fire claims, with dry weather and barbecues contributing to household blazes.

- Choose a sheltered site for your barbecue and keep it away from fences, plants or anything else that could catch fire.
- Make sure children and pets stay out of the way.
- Only use lighter fuel specifically designed for barbecues and don't add any more once you've got the fire going.
- Keep a fire extinguisher to hand, or a bucket of water or sand.
- Don't wear loose clothing that might catch light - wear oven gloves and use long-handled utensils.
- Once you've finished, extinguish the fire before leaving it and make sure the coals and ashes are completely cold before you dispose of them.
- Put ashes on your garden or compost heap, not in with your normal rubbish.

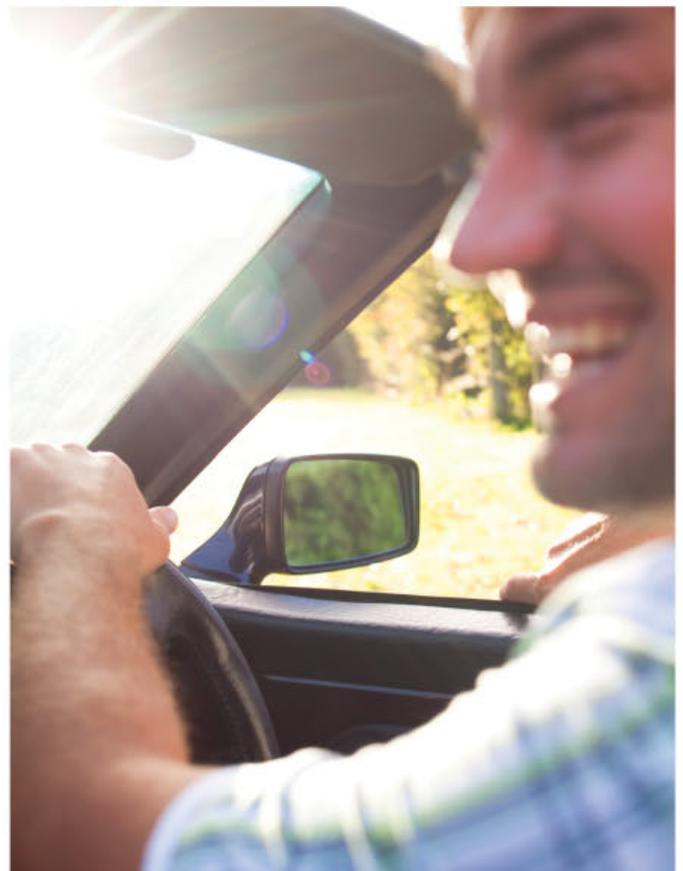
Drive safely in the summer

This summer you may be planning to set off in your car on a long trip, whether it's to the beach, across the country on holiday or to the airport. But the hottest days of the year see a 50% increase in motor accidents, so do be careful.

If you are involved in an accident, it's important to write down the details as this will help us speed up the claims process for you. Include the date, time and location of the accident, the vehicles and people involved and an account of what happened, along with eyewitness accounts and a diagram of the accident. If you have a mobile phone with you, take photos of the scene and close-ups of the damage. And never admit you were at fault. It's up to the insurance companies to agree who caused the incident when they're in possession of all the facts.

Of course, we hope you're never involved in a motor incident, but it's always best to be prepared.

Have you got the insurance you need this summer?
Talk to us to check you're covered.





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