



**STAY SUMMER
PROTECTED**
with ageas

STAYING PROTECTED THIS SUMMER

Helping protect you and your home during the warmer months.

Summer brings longer days and more time outdoors, but warmer weather can also increase the risk of fires, property damage and home security issues.

The good news is that many of these incidents are preventable with the right awareness and a few simple precautions.

This guide shares practical steps to help reduce risk, protect your property and keep you safe throughout the summer months.

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DID YOU KNOW

As the weather warms up, the risk of fire tends to increase. Ageas has seen that fires are more likely to happen during the Spring and Summer months than later in the year.

Many of these incidents involve preventable outdoor risks such as unattended BBQs, discarded cigarettes and fire pits placed too close to buildings or fencing.



OUTDOOR SAFETY

Most summer fires are preventable; it's often not the item itself, but the environment around it that creates the risk. In warm, dry conditions, even small incidents can spread quickly and cause serious damage.

How to reduce risk

- Position BBQs and fire pits well away from buildings and outbuildings (garages, sheds, cabins) and combustible materials
- Never leave BBQs or open flames unattended and always have water nearby or a fire extinguisher compliant with BS EN 3
- Avoid storing gas cylinders underneath lit BBQs or in direct sunlight
- Allow BBQs and coals to cool fully before disposal or storing
- Use outdoor rated extension leads and avoid overloading sockets
- Dispose of cigarettes safely, never on dry grass
- Only store fuels such as diesel or petrol for lawnmowers in approved fuel containers



Seasonal reminder: Dry grass, wooden fencing and garden furniture can allow fires to spread more quickly during hot weather.



STORAGE

Unsafe storage of everyday items like fuel, batteries and household products can significantly increase the risk of fire and accidental damage.

How to reduce risk

- Follow safe limits when storing fuel:
 - Plastic containers: up to 10 litres
 - Metal containers: up to 20 litres
 - Portable fuel tanks: up to 30 litres
- Never refill bio-ethanol heaters while in use or still hot
- Ensure smoke alarms are fitted on every floor as a minimum
- Install carbon monoxide alarms
- Avoid charging lithium batteries in direct sunlight, overnight or unattended
- Keep mirrors and aerosols away from direct sunlight



DID YOU KNOW

Lithium battery fires can spread rapidly if devices are overcharged, damaged or exposed to excessive heat.





GOING AWAY ON HOLIDAY

When you're away from home, taking a few simple precautions can help reduce the risk of damage or theft and help ensure you remain compliant with your policy terms.

How to reduce risk

- Turn off the mains water supply to avoid burst pipes and leaks
- Use timers for lighting or radios to give the impression of occupancy
- Ask a trusted neighbour or relative to check the property regularly, bring in post or newspapers, and remove any items left visible outside the property
- Secure sheds, garages and side gates
- Avoid sharing holiday details publicly until returning
- Check your policy documents for unoccupancy limits if away for extended periods and ensure valuables are kept out of sight



SUBSIDENCE & EXTREME HEAT

Long periods of hot, dry weather can sometimes lead to ground movement around properties. Spotting early warning signs can help prevent more serious damage.

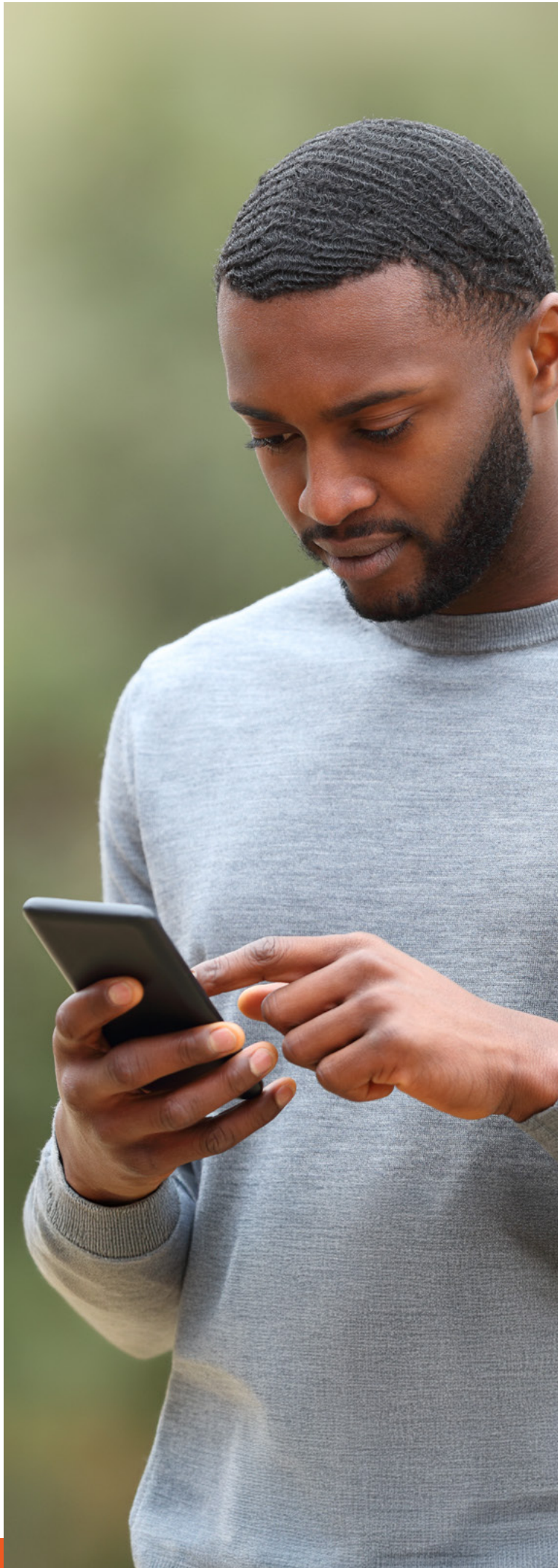
How to reduce risk

- Look for new or expanding stepped cracks, especially around doors and windows
- Monitor doors or windows sticking or becoming misaligned
- Keep trees and large shrubs well maintained, particularly if they are close to your property or foundations
- If you notice signs of subsidence, contact your buildings insurer as early as possible so they can advise on the next steps and any further assessment that may be needed



DID YOU KNOW

Prolonged dry weather can cause soil to shrink, leading to a reduction in the support given by the ground beneath foundations and increasing the risk of subsidence damage.



NEED TO MAKE A CLAIM?

1 STAY SAFE

If there's been a fire in your home, the most important thing is to make sure everyone is safe. Call the emergency services if needed and only return to your property when it's confirmed safe.

If you can safely prevent further damage, such as securing the property, you can do so. However, avoid disposing of damaged items or making any permanent changes before getting in touch with us, as we may need to assess the damage first.

2 CHECK YOUR COVER

When you're ready, locate your Ageas policy documents so you can review your cover and any excess that may apply.

3 GET IN TOUCH

Contact Ageas to start your claim online at: www.ageas.co.uk/claims

Or call our Claims Team on **0345 165 5753**.

We're here 24/7 to help and will guide you through the next steps.

4 PUTTING THINGS RIGHT

Once your claim is underway, we'll support you in getting things back to normal. This may involve arranging specialist help to assess and repair the damage or offering a cash settlement so you can organise repairs in a way that works best for you.



WHAT DOES MY COVER INCLUDE?

The information below is an example of what's covered in the Ageas House Guard policy and is intended as a general guide only. Please always check your policy documents or speak to your broker for full details.

FIRE



What's typically covered:

Policies provide cover for sudden and unforeseen fire damage to the buildings, including damage caused by flames, heat and smoke.

This can include repair or full rebuild costs up to the sum insured and associated expenses such as professional fees, debris removal and alternative accommodation if the home is uninhabitable.



What's not typically covered:

Fire damage is not typically covered where it arises from:

- Wear and tear or gradual deterioration
- Poor design, workmanship or lack of maintenance
- Deliberate or reckless acts
- Mechanical or electrical faults where no insured damage results
- Losses below the policy excess or outside the sum insured

SUBSIDENCE



What's typically covered:

Structural damage from ground movement, including subsidence, heave and landslip, affecting the main building, with cover for repair or stabilisation and associated costs such as professional fees, debris removal and alternative accommodation if the home is uninhabitable.



What's not typically covered:

- Damage to patios, drives, walls, gates and fences unless the main building is also affected
- Normal movement such as settlement or shrinkage
- Faulty design, workmanship or materials
- Wear and tear or gradual deterioration
- Pre-existing damage
- Preventative or pre-emptive costs