



Risk Factors & Tips to Consider During the Winter

1 Do regular maintenance and keep your home in a good condition as your insurer won't pay for maintenance-related claims (in other words: if the incident could be prevented, you should do everything in your ability to do so).

2  Do not sit too close to the heater with your fluffy slippers or woolly clothes as they can easily melt or catch fire.

3 When making use of a fire for heat – don't sit too close or make it too close to your home. You don't want to burn down your home this winter.



4 Block drains and gutters – remove and clear all dead leaves, bird nests and all other things that might be a fire hazard or that can put a lot of pressure on the roof and be the reason for a leak.



5 Do not use your stove, oven, etc. as heaters to warm up your home, as it can cause a fire.

6 Do not leave a braai fire unattended and make sure that the fire is put out before leaving.

7 To prevent geysers from freezing, which can cause them to burst, wrap them with a geyser blanket, if possible.

8 We want to have electricity throughout the winter, so please remember to switch off your electric blanket and all non-essential electrical equipment when you do not use them to avoid an overload on the circuits.

9  Please make sure you have the required firefighting equipment and have it regularly inspected.

10 If you have a lapa ora thatched roof make sure that the thatch is regularly treated.

11 Know what you are covered for as you don't want to get stuck during the winter with a claim that won't be paid. Load shedding...

12  Maybe load shedding won't visit us the winter but if it does, be ready.

 **HAVE AN EMERGENCY KIT READY:** torch, batteries, candles, matches or a lighter. Make sure your telephones are charged. Have your first aid kit and medical cabinet ready for if something goes wrong. Put your portable gas stove in a place that is easy to access so that you can have a meal and hot drink in the dark.

