

Burglars, BBQs and braziers – avoiding holiday hazards

Whether you're at home or on holiday it pays to take care

Auckland, 21 December 2015 – Burglary might seem like the big risk when people go on holiday, but it's actually holiday time accidents at home that are the biggest hazard, according to AA Insurance.

Fewer than 10 per cent of AA's home and contents claims over the last Christmas period (23 December 2014 - 12 January 2015) were for burglary, while 16 per cent were for accidental loss (leaving your mobile on the bus), and 40 per cent were for accidental damage (cat tipping over the Christmas tree, which tips over the television).

"However, just because burglaries make up only a fraction of claims, there's no need to get complacent about your home's security," says Amelia Macandrew, Customer Relations Manager, AA Insurance.

"According to our latest Home Security survey, which interviewed 1,000 Kiwis online, one quarter had been burgled, with six per cent of this group more than once."

As one customer discovered, alarms and locks only work if they're used. He had popped out for 20 minutes leaving his adult nephew at home watching TV in the front room. As he didn't lock the back door or set the alarm, burglars were able to enter the home and steal \$5,000 worth of contents without his nephew's knowledge.

BBQs and braziers

While the great outdoors beckons for alfresco dining or sitting around fire-pits and braziers, Kiwis should use common sense to avoid accidental damage to property, especially as foliage can be tinder-dry during summer.

"It may seem obvious but make sure your BBQ or brazier is kept away from buildings, hedges or anything else that is potentially flammable should the wind pick up," says Amelia. "Remember to turn the gas off when you stop cooking, or if you're burning coals or wood on your BBQ or brazier, extinguish the flames and dampen the ashes properly before leaving it unattended."

One customer's wooden bach went up in smoke leaving nothing but the metal remnants of the cooker and BBQ, when their niece and her friends stayed over a few days last summer. The young adults had a brazier on the deck one night, and had doused it in water before going to bed. They awoke during the night to find

the ashes had reignited. Luckily they were able to escape the burning building before it was razed to the ground. The total loss was around \$280,000.

“We suggest installing and checking smoke alarms in your holiday home as well as your permanent residence. It’s also a good idea to put alarms in the caravan or motorhome, especially if you use the cooking facilities. Our claim statistics show about a quarter of all fires start in the kitchen.”

“Home and contents insurance will cover the loss of any stolen or damaged property, however at this time of year hazards can put a real damper on having a relaxing holiday with friends and family,” continues Amelia. “It’s worth taking a bit of time to ensure you’re prepared - and safe - for the holiday season.”

10 top tips for a safer holiday

Burglaries

1. Don’t advertise the fact your home is unattended by leaving messages on your answering machine or on social networking sites.
2. Gifts under the tree are tempting for thieves so make sure they, and other valuables, can’t be seen from the outside the home. Also be careful when disposing of any tell-tale packaging.
3. Let your neighbours know if you’re going to be away, give them your contact phone number, and ask them to clear your mail, put washing on the line, or park in your driveway.
4. Make it difficult for someone to break into your home – lock your shed, put away your tools and wheelie bins, and trim trees and shrubs so there are no places for burglars to hide.
5. There are a wide range of security options to help protect your home that often complement each other, such as alarms, security lights, and deadlocks on doors and windows. But they’ll only work if you use them – even if you aren’t out for long.

BBQs and braziers

6. Keep BBQs and braziers away from buildings, hedges or anything flammable. When finished, check you’ve turned off the gas off or thoroughly doused the ashes of your BBQ and brazier.
7. Check your smoke alarms, or if you don’t have them buy and install them immediately in your house as well as your holiday accommodation. Also test them regularly to ensure they operate effectively.

8. Keep looking when you're cooking – a frying pan of oil, even on the BBQ, can ignite in under 60 seconds.
9. Get a fire extinguisher and learn how to use it. Already have one? Check it each year to see that it's in good working order.
10. If you've added new items to your house, holiday home, or caravan over the holidays, or made some renovations, check you have enough insurance cover for your home and contents. An online calculator can help you work this out.

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About AA Insurance

AA Insurance Limited is an expert in New Zealand home, contents, and car insurance. Launched in 1994, we're a joint venture between New Zealand Automobile Association and Vero New Zealand, which is part of the Suncorp Group. We employ over 600 staff to look after more than 340,000 customers and 635,000 policies.

We proudly support youth charity Blue Light, and the NRL Telstra Premiership and Holden Cup referees in New Zealand, and have been consistently recognised by: Reader's Digest Most Trusted Brands (since 2011), NZ Direct Insurer Award (since 2012), Kenexa Best Workplaces Survey (since 2008), and Canstar Blue Most Satisfied Customers (since 2011). We've also been recognised among New Zealand's 50 most successful companies in the Rep Z: Corporate Reputation Survey.

AA Insurance has an A+ (Strong) Insurer Financial Strength Rating given by Standard and Poor's (Australia) Pty Ltd. For further information visit www.aainsurance.co.nz.

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