# INSURANCE DURING THE HOLIDAY SEASON

Before you disappear over the horizon with sun lotion in one hand and the children in the other, there a few things you should do for your home and personal security.

**Insure to live.**

**IE Take out insurance to cater for continued GOOD life after the event.**

DONE / DETAILS

1. Leave a spare set of keys as well as your destination / itinerary and relevant contact details with a trusted neighbour / friend or relative. (Trustee)
   a. Why? In case of emergency, such as theft, fire or resetting the alarm.
      i. A malfunctioning alarm is a 'call tone' for thieves.
2. Take the contact N°: list of your plumber, electrician, garden service etc with you and leave a copy with your trustee. (1)
3. Test the alarm system at least one week before you go away.
   a. Notify them of your absence.
   b. Get confirmation from them of your absence and provide them the contact person's details for whilst you are away.
   c. Get confirmation from them of your contact details. (when & what numbers etc)
4. Lock valuables & weapons in a safe or a bank deposit box. (Don't leave the key at home!)
5. Lock the outside mains box to prevent any tampering. (Thieves disconnect the electricity and wait for the back up battery to run dry before breaking in).
6. Make sure that your insurance details are correct and that your premiums are up to date.
7. Pay the water and electricity bills to ensure uninterrupted supply.
8. Check that you have water leakage cover in your insurance policy.
9. Make sure that the valuables you take with you are covered under 'all risks'.
10. Take your medical aid card with you.
11. Ask trustee to keep an eye your property, hopefully twice a day, to keep the driveway clean, put black bags out, etc.
12. Make sure that you have lights on a timer switch.
13. Ensure that you have sufficient funds available to pay for emergencies. (Not in a 32 day acc!)
14. Disconnect all electrical appliances at the wall; TV's DVD's PC's Clocks Geysers.
    a. The only things you leave working are the alarm, fridge & freezer.
15. Immobilise all vehicles that are left behind.
16. Make that all vehicles going on holiday are licensed, roadworthy, serviced and insurance premiums are up to date.
17. If you have vehicle tracking, test it at least one week before going away.
18. Does your insurance have road side assistance? If so, what is the telephone number?
19. Pay any outstanding fines; if you have not and you are stopped they may impound your vehicle. In that case where are your family going to go to? AND YOUR SHARES WILL DROP
20. Driver's licence has to be up to date; it's near the time for renewals, in any case!!
21. If travelling outside SA, make sure that:-
    a. Your insurance covers you for where you are going.
    b. You have the necessary driver's licence?
22. Most of these things you do naturally, this is your own check list.
23. Take your spare car keys with, you don't need them at home!

**HAVE A GREAT FESTIVE SEASON – SEE YOU NEXT YEAR**

Carreg INSURANCE