

Guild's guide to a risk free holiday season.

With the holiday season approaching, it's time to remind ourselves of the possible threats to our homes and cars during this time. In the lead up to what should be a fun and festive time with loved ones, it's important to think about what you can do to protect your valuable assets during this period.

Thefts and burglaries increase at this time as a lot of crime is opportunistic; thieves know that houses and cars might be full of newly purchased gifts. Thieves also know that with people away on holidays, there is an increased opportunity to break into cars and homes.

However, holiday dangers aren't just about thefts and burglaries. People also need to think about what they can do to protect their homes and cars from damage or unnecessary costs while on holidays, as well as keeping themselves safe.

Protecting your home

Before heading off on holidays:

- > Be mindful of how you dispose of packaging of gifts or newly purchased items. A bin full of boxes for items such as televisions, game consoles or tablets

lets people know what valuable items are in the home.

- > Ask a friend or neighbour to collect your mail. A build-up of mail is a sure sign someone isn't home.
- > Use a timer to have your house lights turn on and off at certain periods of the day, creating a look of someone being in.
- > Consider what appliances can be turned off within your home. While usage is low, many appliances continue to use power even when they aren't being used. Items to consider turning off include hot water tanks, televisions, microwaves and computers. However, be sure to think about what you're turning off before you quickly switch off all power; for example, fridges and freezers, unless empty, should be kept on.
- > Clear out your gutters. A build-up of leaves and other debris creates a fire hazard as well as a risk of an overflow of water entering the roof space during a storm.

Protecting your car

- > If leaving your car at home while on holidays, where possible leave

it locked securely in a garage or somewhere else out of sight. Thieves will notice a car sitting in the same spot every day which hasn't moved.

- > Don't keep valuables in sight that could entice those opportunistic thieves. This applies to items used all year, such as mobile phones. However, over the holiday season it also applies to shopping bags which are clearly full of new items.
- > When taking your car on holidays, be sure you have some sort of roadside assistance or breakdown coverage to protect you during those unexpected moments.
- > If sharing driving duties during a road trip, be sure the insurance policy for the car covers all drivers.
- > Take regular breaks on long drives by either swapping drivers or taking rest breaks. Also, when on long drives, plan your stops to allow for petrol fill ups and food and drink stops.
- > Be particularly careful when driving at dawn and dusk as visibility generally isn't as clear as during the day.

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