

T&R Direct Insurance



Home Emergencies

Just a few tips to help reduce the extent of any damage to your home and contents:

Carpets

- Use a clean, damp cloth to wipe up spillages.
- If carpets are wet, do not turn up the heating – this may cause carpets to shrink.
- Circulate cool air – open a window.
- Try cleaning spilt emulsion paint with warm, soapy water.
- Cover up spilt gloss paint with clingfilm and call a carpet specialist.

Storm damage

- If emergency repairs are needed to make your home safe, go ahead and authorise the repairs as soon as possible – and ask the contractor for an itemised invoice.
- If the damage is extensive, try and take a photograph before it is repaired. This will help your insurer settle your claim later.

Drains

- Regular cleaning can help drains last a lifetime – caustic soda will fight germs and help clear blockages.
- Try using a garden hose to force water to clear blockages.

Essential services

- If gas, water or electricity supplies are affected, contact your supplier immediately for assistance – their number is usually at the top of your bill.
- Keep a note of all emergency numbers for your essential services.

Security

- If your property is insecure following a break-in, go ahead and authorise the repairs yourself, and ask the contractor for an itemised invoice.
- If your house keys have been stolen, you may have cover under your home insurance policy, to have your locks changed immediately.

Fire

- Have smoke alarms fitted and tested regularly.
- Work out the best exits from your house, especially from the rooms on a higher level.
- If in any doubt, ask your local Fire Prevention Officer to visit.
- **And most important of all** – contact T&R Direct immediately to register your claim and get further advice on what to do next!

These tips are for information only. They do not form part of a policy or contract of insurance.