



PROTECT YOUR
HOME



Index

1	Introduction
3	Widespread misconceptions
5	Am I really that well insured?
7	Protect yourself against the main risks
	Fire
	Water
	Theft
	Natural disasters
	Building work
17	Your works of art deserve special attention
21	Security equipment

Introduction

Although there is no actual 'zero risk level', in our experience as insurers we have found that most losses or damage could have been avoided if the appropriate preventive measures were undertaken and the correct security equipment was in place.

This leaflet is aimed at helping you avoid or mitigate damages or losses. Financial compensation can never make up for the loss of a beloved possession. In this brochure our main goal is to share with you our experience regarding risk prevention.

If, however, despite all precautionary measures you should still incur damage or loss we can assure you of our excellent claims service. Whether the goods insured are works of art, jewellery, fashion or household items, or sports equipment, Hiscox will protect you, your family, your home and your assets, going well beyond the limits of a standard insurance policy.

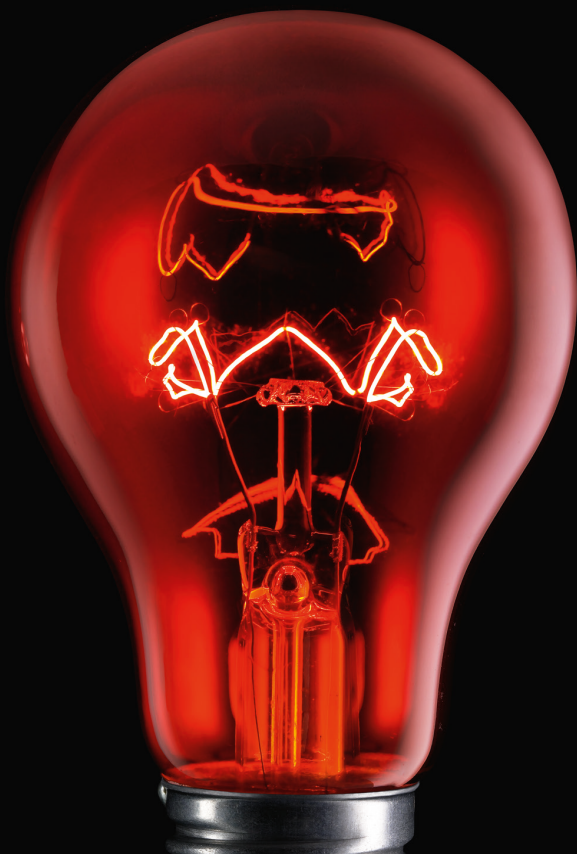
This brochure does not claim to cover all eventualities. It contains some suggestions of things you can easily do that can prevent you from enduring claims arising from fire, flood damage, burglary or a natural disaster, or can at least help you to minimise the impact of any such occurrence.



David Heras

Director General Hiscox España

WIDESPREAD MISCONCEPTIONS



“Burglars come at night...”

Contrary to popular perception, burglars often come during the day when there is usually no one at home, for example when children are at school and you are at work or doing the shopping, in the early evening or at weekends. During the winter months burglars often make the most of early nightfall.

“Burglars will always find a way in...”

The authorities experience indicates that very few burglars are well-equipped ‘professionals’. Most burglars are in fact opportunists who can often be dissuaded from their intended actions by simple yet effective security systems. The fact is that a visible security system is much more likely to scare off a burglar than it is to attract them. This is because a security system means spending more time ‘on the job’, which in turn increases the risk of being caught.

“If you come across a burglar you’ve got to prevent him from escaping...”

Burglars don’t want to be caught and will avoid any form of confrontation if they can. If you do happen to see a burglar, on no account should you block his way. Don’t be tempted to act the hero or you may end up regretting it. Instead, you should contact the police immediately and give them the best description you possibly can of the burglar and his getaway vehicle, if there was one.

Since 2007, burglaries have increased in Spain by 60%. In 2014 the rate was 11 burglaries every hour, reaching a total of 92,000.*

70% of these burglaries were concentrated in Madrid and the Mediterranean coast.**

“I’d better invest in an alarm system...”

Mechanical security equipment should always be at the forefront of your security strategy. It is the essential prerequisite for effective protection against burglary. Burglar alarm systems don’t prevent break-ins but alert you to them. It will considerably increase a burglar’s risk of being caught.

“Why worry? I’ve got insurance...”

So many victims have found out following a break-in that they were underinsured. You should also consider that even the very best insurance policy cannot replace items with sentimental value or even begin to restore the lost feeling of safety or relieve the various psychological consequences that may be experienced.

According to alarm system providers those devices connected to a central station have a greater deterring power when it comes to thieves.

* Eurostat

** Spanish Home Office

AM I REALLY THAT
WELL
INSURED?



Quite often we have seen that many of our customers have only a very vague idea of the value of their possessions. An expert knowledge of the market value, the origin, age and overall condition of art, furniture, jewellery and other valuable household contents is absolutely essential for an up-market private property.

A valuation is a clear and objective declaration of a property's contents value. This applies whether making sure that the sum insured is correct in the event of a claim, in family matters such as inheritances, divorces, division of assets (to eliminate any possibility of under insurance) or simply establishing the exact value of a person's home assets.

Proof of value is one of the biggest obstacles for a policyholder in the event of a claim. For example, furniture and works of art are often inherited or have been in the owner's possession for a long time. As a result, the insurance values are neither known nor up-to-date. It's very rare that values from years ago match current market prices.

Our recommendations

- Commission an expert to draw up a detailed list of contents of your house with estimated values.
- Get any works of art valued on a regular basis.
- Tag your jewellery and works of art or photograph their identifying marks or imperfections. Only 10% of art objects recovered by the police can in fact be positively identified by their owners.
- Register your items in databases such as the **'Art Loss Register'**. Then, in the event of a theft, looking for your items will be easier and the likelihood of recovering your property will be considerably greater.
- Store a copy of the valuations, invoices and copies of your photos in a location outside your property (in a safe deposit box in a bank, with your insurance consultant, etc.).
- Don't forget that your house contents include suits, shoes, handbags, belts, curtains, cushions, carpet runners, vases, panelling, fitted cupboards etc. Even your burglar alarm is one of your assets.

PROTECT YOURSELF
AGAINST
THE MAIN RISKS



Fire: the flames themselves are only part of the danger

Flames, needless to say, cause a great deal of damage, but smoke and fumes account for the most serious claims. In fact an entire building can be ruined by smoke even if the fire itself is limited to one single room.

Fires can have many different causes, but most of them result from failure to pay attention, carelessness or negligence.

Hopefully, our suggestions will be able to help you avoid situations that can result in fires or, if you should be unfortunate enough to suffer one, to intervene as quickly as possible to prevent more serious damage.

Most fires in the home occur at night and in the winter.*

In 2013 there were over 140,000 firefighter interventions every three minutes in Spain because of fire or explosion in the home.*

Our recommendations

Check your electrical installations

- Avoid connecting too many leads to the same socket
- Do not leave your mobile phone chargers permanently plugged in
- Do not leave radios, TVs or computers permanently in stand-by mode
- Do not leave domestic electrical equipment plugged in when it is not being used
- Check the condition of your wall sockets
- Arrange for an electrician to check your electrical installations every ten years.

Check your heating system

- Take out a maintenance contract for your boiler
- Install an automatic fire extinguisher above the burner of your boiler.

Check your chimneys and fireplace inserts

- Get any chimneys that are in regular use, as well as flues, swept annually
- Install a fireguard to prevent damage from sparks.

Simple precautions

- Install fire alarms and consider linking them up with a central video surveillance centre
- Keep fire extinguishers close to your utility room and kitchen
- Equip your kitchen with a fire protection blanket
- Fit fuses to living areas containing old electrical installations
- Never use halogen lights or candles close to curtains
- Check the condition of light fittings
- Do not store any combustible materials (cardboard, paper) or flammable substances (alcohol, petrol) close to heat sources or in the attic unless absolutely necessary
- Do not store firewood immediately adjacent to your house wall.

* Tecnifuego Aespi report

PROTECT YOURSELF
AGAINST
THE MAIN RISKS



Water: how old is your pipework?

The most common claims regard water damage. In most cases these are caused by excessively old installations or by lack of maintenance on fixtures such as gutters and eaves. The causes of water damage are often trivial, but the consequences are quite often dramatic and the work required to repair your home and its contents is sometimes extremely costly.

Just a few simple checks and preventive measures can spare you a great deal of inconvenience.

Our recommendations

Make an inventory

- Make sure that there is easy access at all times to stopcocks and other fittings on the water supply
- Check the condition of seals on your pipework, fittings and hot water cylinders
- Get your water pipes checked regularly and make sure that they are not routed in such a way that they cannot be accessed easily
- Check the condition of your walls and chimneys and repair any cracks in order to prevent ingress of water
- Clean and maintain your gutters every year.

Consider lagging your pipework in the winter

- Drain your heating system if you are away for a lengthy period, and make sure that your boiler is protected from frost
- Ventilate, insulate and heat your home to avoid water damage from condensation
- Lag external water pipes to prevent the formation of ice plugs.

Water damage: the danger comes from above!

- Contact your neighbours immediately if you notice any signs of dampness on your ceiling or walls
- Remove hot water cylinders and water tanks from the attic or set up receptacles to catch water
- Never store sensitive objects (such as stamps, books, drawings or paintings) beneath rooms that have water pipes.

Simple precautions

- If you are going to be away for an extended period of time turn off the main water supply
- Always check the condition of your roof following a storm.

The number one claim in Spain is damage caused by water leaks, reaching a maximum of one every ten seconds.*

Water damages are the king of home claims, 1.8 million every year.*

January is the month when the highest number of water damage claims tend to occur.**

Households have a leak every eight years.

* Social Report on Spanish Insurance 2013

** Social Insurance Memorial 2011. Unespa

PROTECT YOURSELF
AGAINST
THE MAIN RISKS



Burglary: where is your safe installed?

It is possible that you're a bigger target for burglars than other people. Installing a second safe or setting up an alarm code that you will be able to remember easily even in a stressful situation are simple measures that can allow you to lessen the consequences of a violent burglary.

As reported by the Spanish Home Office, violent burglaries continue to rise reaching a record after a 5% increase in the last year. The most affected areas were the Mediterranean coast and Madrid, with increases of up to 12% due in most cases to the lack of security measures.* Our tips can help you thwart thieves with the aid of mechanical or electronic safety equipment.

Our recommendations

Lock your home: burglars will break in even when you are there

- Protect your windows and doors with shutters, bars or burglar-proof glass
- Install a burglar alarm plus video monitoring
- Choose an alarm system with zoning so that you can activate your system even when you are at home, especially at night.

Remain watchful and prepared for any eventuality

- Set up a code for coercion situations. This special opening code triggers a silent alarm that will alert the video surveillance centre in the event of a threat
- Change your locks after any building work has been completed.

Don't make life easy for burglars

- Never leave valuable items close to the front door, glazed doors or accessible windows
- Keep your jewellery in a safe installed in an unusual place (not your dressing room or bathroom)
- Don't keep wine bottles in their original cases because that makes them easier to recognise and carry
- Restrict vehicular access by leaving tree stumps or trunks on any routes that you don't use regularly
- If you plan to be away, you should notify the police (or trustworthy neighbours) at least 48 hours in advance.

According to the CIS almost 50% of the population thinks that a burglary could take place in their own home.

Simple precautions

- Get yourself a second safe – if only to be able to reveal where it is in the event of a threat, therefore serving as a decoy
- If you have purchased a house with a built-in safe in the wall or floor you should make sure that you are able to open it in case a burglar forces you to do so.

*Statistical indicators of criminality used by the Statistical Office of the European Union (EUROSTAT). June 2013

PROTECT YOURSELF
AGAINST
THE MAIN RISKS



Natural disasters: is your home prepared?

The greenhouse effect and global warming are causing ever greater temperature differentials on our planet. As a result, more water evaporates and precipitation becomes heavier. The probability of flooding and associated disasters is on the increase. Compensatory effects are also resulting in stronger winds, with an increasing incidence of storms and hurricanes.

With the help of a few simple rules you can protect your home against the consequences of serious natural disasters. Here are a few tips:

Storms

- Ensure that there are no trees close to your buildings or neighbouring properties and prune any nearby trees regularly
- Check the state of your chimneys
- Check that your satellite dishes and antennas are secure
- Remove any potted plants from your balconies
- Do not leave any awnings unfurled.

Floods are the most recurrent natural disaster in the world. In Spain, floods account for 90% of the compensation paid by the Insurance Compensation Consortium (Consorcio).

Lightning

- Make sure that the lightning conductors have a good connection to earth
- Install surge arresters or lightning protectors on your switch cabinets (this is obligatory if a lightning conductor is installed)
- When a thunderstorm occurs, disconnect all media devices from the mains
- After a lightning strike, you should walk round your entire property, including the attic, so that you can immediately discover any fire that may have started.

Flooding

- Find out about any flooding history in your area
- Consider raising any furniture in your cellar or basement so it's above floor level
- Be sure to maintain the drains regularly to enable the water to drain away better in the event of flooding
- Whenever works are carried out in the grounds outside the house, especially gardening work, make sure that the rainwater drainage is not affected.

In Spain there have been 64 natural disasters since 1980. "No country is exempt from having a disaster of large proportions regardless of their level of development", according to the Civil Defence and Emergencies services.

PROTECT YOURSELF
AGAINST
THE MAIN RISKS



Building work: an underestimated risk

Thefts during renovation works, water damage resulting from damage to pipework in the course of maintenance, fires, are just a few examples of what can occur in the course of building works, and often overlooked. Below, you can find some straightforward advice on how to prevent such problems. This will enable you to minimise the potential risks that arise when strangers spend a considerable length of time in your home or more extensive building work has to be carried out in your property.

During building works

- Use professional, reputable firms and ask to be shown a valid certificate of liability insurance that covers the work being done
- Never be swayed in favour of a cash job: in the event of a claim you will find yourself solely liable for any damage
- Check that the ban on naked flames is complied with, in particular the no-smoking regulations
- Insist that your service providers remove any waste materials produced in the course of their work in order to inhibit the spread of flames in the event of a fire
- There should be a fire extinguisher on every floor in your home
- Make sure that your service provider knows where to find the stopcocks
- Instruct the builders to cover the roof and building openings with tarpaulins during repair works
- In the course of external building work (especially plastering or rendering of a facade) you should close all shutters and curtains to prevent people from seeing into your home
- Place all items of value either in a safe, a safe deposit box in a bank, or in a locked room
- Don't hesitate to engage the services of a storage specialist to protect any works of art and furnishings
- Switch on your alarm system when no one is at home
- Insist that scaffolding should be protected by an alarm system with video surveillance
- Change your locks after the building works have been completed.

YOUR
WORKS OF ART
DESERVE SPECIAL
ATTENTION



Your works of art deserve special attention – not only to ensure that they do not deteriorate with the passage of time, but also to protect them against possible damage that could adversely affect their value.

Your paintings and drawings

If they are on display

- Attach frames securely using wall hooks installed in sound plaster
- Never expose works of art to direct sunlight
- Never hang them at the height of chair backs. Install doorstops on the floor.

If they are being stored

- Stack your paintings frame to frame
- Remember to store your works of art 10 cm above floor level (in case of flooding)
- Take great care when selecting service providers (furniture storers, transport companies, restorers, etc). Our advisory service for insurance customers can help you with this.

Tips on physical/chemical influences

Light

Monitor and regulate the light level (physical unit of measurement: lux).

As a general rule:

- Oil paintings should not be exposed to light in excess of 150 lux, which is estimated to be the average light intensity of a living room (as a rule of thumb, a normal workplace could have an intensity of 1,000 lux)
- For drawings, watercolours and paintings created using other water-based techniques the light level must not exceed 50 lux
- In addition to the intensity of light, the wavelength of the light falling on the picture should also be regulated: both UV rays (high energy) and IR rays (thermal effect) pose a severe risk of damage, and so their incidence in the light must be kept to the minimum. We therefore recommend that you seek advice from a specialist lighting shop when planning your interior lighting and buying lights and bulbs
- Finally, never expose your paintings to direct sunlight as this contains high proportions of both UV and IR light.

YOUR
WORKS OF ART
DESERVE SPECIAL
ATTENTION



Air conditioning

You should ideally maintain constant conditions indoors all year round, with a humidity of between 40 and 65% and a maximum temperature of 20°C. The best (but most expensive) way to achieve this is to install an air-conditioning system but, alternatively, at least the humidity can be controlled using dehumidifiers and humidifiers. Avoid opening windows to ventilate a room if the air is very damp or there is a large difference between room temperature and the outside temperature. Changes in temperature and humidity can force contractions and dilations in paintings.

Air purity and PH

Air purity can be controlled by using special filters to filter contaminants out of the indoor air. This can only be done in fully air-conditioned rooms, and so it is often not possible to control air purity. Pollution can cause as much damage as direct light. Sulfur dioxide pollution from contamination is corrosive and generates an acidic PH environment that can attack the varnish of the paintings.

Handling tips

Transportation

- Always use clean cotton gloves when moving a painting, as sweat from the fingertips may affect the canvas or frame
- Use one hand to support the frame from below and the other from the side
- Make sure that the painting cannot fall out of its frame
- Always hold the painted surface away from your body
- Avoid exerting any pressure on the canvas with your fingertips since this can result in uneven stretching of the canvas and thereby damaging it.

Hanging paintings

Avoid hanging paintings on external walls. Temperature differences between the indoor air and the external wall may result in condensation forming on the back of the painting. This in turn will result in a damp canvas and increased risk of damage from micro-organisms. This is most common in coastal areas, basements and ground floors, where excessive moisture encourages mold growth that can cause decay. Try to avoid storing or hanging paintings in these areas.

Labelling

Never write on the back of the canvas. If you want to give your painting an inventory number you should use the stretcher frame for that purpose. One option is to coat a small area of the stretcher frame with clear varnish and then apply the number to this using a fine brush and gloss paint or a touch-up stick.

SECURITY EQUIPMENT



Time is a particularly important factor for burglars; most break-ins, by amateurs and professionals alike, take no longer than 20 minutes. If a 'normal burglar', in other words the most common type, cannot gain entry to the building within two to five minutes, he will deem it not worth the risk and move on to his next target.

Good mechanical security equipment can prevent the majority of break-ins because it considerably delays the burglar in gaining entrance.

Burglar-resistant doors

The fact is that many external doors can be opened using nothing but physical force, meaning that no special tools are needed to break in. Burglar-resistant doors are an excellent way of preventing break-ins as they are considerably more difficult to open.

But your security starts with your own habits, so take note of the following points.

- Even if you are leaving your house or apartment for just a short time, don't lock the door by merely pulling it closed with the lock engaged. Instead, you should always double-lock using the key
- Never hide your house or apartment key outside. Burglars know all the usual hiding places
- If you lose your key you should change the lock cylinder as soon as you possibly can
- In a door that incorporates a pane of glass, never leave the key in the lock on the inside
- If someone rings your doorbell, always think clearly before opening the door and demonstrate a healthy mistrust of strangers. Make use of the spyhole in the door and the door limiter (or door chain).

Burglar-resistant windows, balcony and patio doors

Windows can generally be levered open by a burglar using a simple tool. Windows, patio doors and balcony doors that are easy to access are particularly vulnerable. Common window set-ups do not offer any protection against thieves. However, burglar-resistant windows can prevent break-ins involving tools and/or physical force.

But you should also review your own habits and take note.

- Lock windows, balcony and patio doors even if you're only going out for a short time
- Be careful. Tilted windows are easier for burglars to open
- Avoid making it clear that there's no one at home by closing roller shutters overnight whilst keeping them closed during the day.

SECURITY EQUIPMENT



Cellar windows and locks on light wells

Like all easily-accessible windows, cellar windows must be locked. Typical weak points with cellar windows and light wells include:

- weak perforated steel facings (known as mouse grilles)
- exposed, inadequate locks
- fixings that are not adequately secured to masonry
- unsecured gratings.

In the case of cellar windows that can be reached through light wells, the windows themselves can be secured or measures can be taken to make access to the light well more difficult.

If light wells are covered with conventional gratings it is important that such gratings are solid, close-meshed and secured to prevent them being lifted off.

Gratings must always be anchored in concrete or masonry. They cannot be installed securely enough in the wall of a plastic light well. In this situation the grating must therefore be secured to the cellar wall. So-called roller bar grilles are more effective than locked gratings.

HISCOX
KEEPING YOUR HOME
SAFE AND
SECURE
AT ALL TIMES





Hiscox España

Paseo de la Castellana, 60.

7ª Planta. 28046 Madrid

T +34 91 515 99 00

E info_spain@hiscox.com

www.hiscox.es