SIMPLE STEPS TO STOP YOUR SUMMER GOING UP IN SMOKE

The British summer has finally started. However as the temperatures increase, so too can the number of house fires.

Lloyds Bank Home Insurance received 26% more fire claims in the summer months compared to the winter last year.* The picture was similar in 2017 with a 15% increase in claims between warmer and cooler months.

Tim Downes, Senior Claims Manager, Lloyds Bank Home Insurance, said: “Warm weather brings the opportunity to relax, unwind and spend more time outside. However, the mercury rising also brings greater risk of fires. Even simple things like charging phones in warm rooms or leaving mirrors next to sunny windows could lead to a potential fire.

“Following a few of our top tips should hopefully help homeowners stay safe at home while the sun shines.”

Top tips to prevent against fires during the summer months:

1. **Be careful when cooking outside:** there’s nothing better than a barbeque on a sunny day, but cooking outside can increase the risk of fires. Make sure there are no overhanging branches or nearby fences before you start your barbeque and that it’s placed securely on a flat surface.

2. **Take care with outdoor flames:** fire pits and outdoor candles can create an inviting ambience when spending time outside but can also be a fire risk. Make sure fire pits are set up on stable surfaces and avoid using during windy conditions. Safety screens should be used when using fire pits and outdoor candles properly extinguished once you go back indoors.

3. **Store barbeques away carefully:** embers can remain hot hours after use if not properly extinguished and lead to a potential fire so keep a close eye on barbeques for a few hours after you have finished cooking. Make sure barbeques are properly extinguished before storing away.

4. **Have your air conditioner inspected:** dirty coils, clogged filters, and worn wiring can all lead to fires as dust builds up in air conditioning systems. Regular maintenance of cooling systems can help prevent fires. When you are out of the house, keep air conditioners switched off.

5. **Do not charge phones, laptops and other electronic devices near soft furnishings:** devices and switches may overheat in the warmer months, especially if being charged under pillows or cushions, so take care when charging phones.
Beware of mirrors: sunlight shining onto mirrors or glass ornaments on sunny days can be reflected onto soft furnishings increasing the risk of a fire. Keep mirrors and glass ornaments away from windows and windowsills.

Notes to Editors:

*Summer months are May-August inclusive and winter months are September-October inclusive. Based on in-house claims data. 2018: 422 fire claims (May-August inclusive) 314 fire claims (September-December inclusive). 2017: 371 fire claims (May-August inclusive) and 314 fire claims (September-December inclusive).

Halifax Home Insurance, Home Insurance Ultimate and Home Solutions are all underwritten by Lloyds Bank General Insurance Limited. The 24-hour emergency homeline is provided by Allianz Global Assistance.

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