

# Protecting your home and contents



## Things to remember:



### Before you go

- Ensure all doors and windows are fitted with good-quality locks, especially deadlocks for doors. These should be installed by a locksmith
- Consider whether you need to install security screens over doors and windows, and a back-to-base or monitored alarm to deter burglars
- Don't leave spare keys outside while you are away
- Lock all ladders, garden tools and implements in your garage or shed so they are out of sight
- Motion-sensitive external lighting can deter thieves and prowlers
- Make sure your house looks lived in
- Cut back trees or bushes close to your house to remove hiding places
- Park your car in the garage. If you don't have off-street parking, park your car in a highly visible place, preferably under a streetlight, and make sure it has an alarm

### While you are away

- Social media, such as Twitter, Facebook and Instagram can let thieves know your home is empty. Avoid posting travel plans and updates from your holiday
- Cancel newspaper deliveries, ask neighbours to regularly empty your letterbox and put your bins out. If you're away for more than a couple of weeks, have someone trim your lawn

## Quick insurance tips

- Check your home and contents policies are up-to-date
- Read your Product Disclosure Statement for each policy and ensure you understand what is included and what is excluded. Phone your insurer if you need more information
- Check the replacement value of your home and contents and any outbuildings to make sure you are not underinsured
- Tell your insurer in advance if your home will be left unoccupied for an extended time. Some policies may not cover incidents, or may apply an unoccupied excess when a building is unoccupied for more than 60 days
- Prepare a room-by-room inventory of the contents of your home

### Not insured?

Find an Insurer allows you to search more than 230 general insurance categories and more than 100 Australian general insurance brands to find the policy that is right for you. The service is available at: [www.findaninsurer.com.au](http://www.findaninsurer.com.au)

# Travel insurance tips



## If you are travelling domestically



- Consider buying fully comprehensive car insurance if you don't have it. Remember Compulsory Third Party (CTP) does not cover you for damage to your vehicle, other vehicles or property. Contact an insurer to explore the options
- Check what add-ons your insurer will offer if you have an accident that makes your car undrivable. Some insurers offer add-ons such as discounted or free hire cars to enable you to continue your trip
- Consider buying domestic travel insurance. This may cover emergency accommodation, hire car excesses, cancellations and theft
- Plan your journey and your route and ensure your vehicle is in good working order. Preparation now could save hours later
- Travel outside the usual peak times to avoid traffic
- Contact your local automobile association for tips on preparing your vehicle for a long journey



## If you are travelling overseas



- Buy travel insurance that suits your individual circumstances and travel plans, and shop around for the best policy
- Remember that the cheapest policy may not be the one that meets your needs
- Make sure you have read and understood the Product Disclosure Statement prior to buying your policy
- Be aware of your policy's inclusions and exclusions, in particular how it deals with pre-existing illnesses
- Make sure your insurer covers you for the things you plan to do. Dangerous or extreme activities, such as snowboarding, skiing, surfing, rock climbing, kite surfing, hunting, bungee jumping, motorbikes and scuba diving, may not be covered by your insurer or may require an additional premium
- Cover for personal belongings and luggage is generally limited to a specified amount. Consider additional insurance for expensive items such as jewellery, laptops or camera equipment
- Maximise your cover by buying at least two weeks before your trip
- If you intend to hire cars, motorcycles, jet skis or any other motorised vehicle, talk to your travel insurer to check if it is covered by your insurance policy. Seek advice on any restrictions that may apply
- Don't ignore government warnings. Your policy may not cover claims made in countries where the Department of Foreign Affairs and Trade recommends against travel
- Visit [www.smartraveller.gov.au](http://www.smartraveller.gov.au) before you leave to familiarise yourself with advice about the destination to which you intend to travel

Visit [www.smartraveller.gov.au](http://www.smartraveller.gov.au) prior to travelling to familiarise yourself with advice about the overseas destinations to which you intend to travel.