

Holiday home hazards revealed, AA Insurance

Common sense ways to look after your property this summer

Auckland, 18 December 2014 – Burglars aren't the only threat to your home during the holiday season, says AA Insurance. It's more likely to be broken water pipes, burst hot water cylinders and power outages that cause headaches for homeowners.

"Most Kiwis believe the biggest risk to their property is the theft of their belongings while they are on holiday, yet our data shows that home and contents claims for accidental damage and loss are far more common," said Amelia Macandrew, Customer Relations Manager, AA Insurance.

Fewer than 10 per cent of AA's home and contents claims over the last Christmas period (23 December 2013 - 12 January 2014) were for burglary, while 45 per cent were for accidental damage (such as a window breaking during a game of backyard cricket), and 21 per cent for accidental loss (such as frozen food spoiling when a freezer stopped working).

"Our key message for Kiwis this holiday season is that when you leave your home or holiday house, it's not only vital you secure it from potential burglars, but also to turn the water and gas off if you don't need it," said Amelia. "Flick off any unused switches and unplug appliances to avoid damage from potential power surges, and remember to check the fridge and freezer doors are properly closed as you leave."

One AA Insurance customer returned from holiday over the New Year period to find he'd accidentally turned the fridge/freezer off with the Christmas lights, defrosting \$400 worth of food, including the Christmas ham. His whiteware also had to be replaced because he couldn't get rid of the smell of rotted food, which meant the total claim came to almost \$2,000.

Another customer came home after two days away to find her fish tank had sprung a leak and caused almost \$3,000 worth of damage to a wall and the floor, which had sagged.

"Accidents like these can and do happen, so it's reassuring to know that insurance will cover accidental loss or damage to your home and contents," said Amelia.

"Burglaries aren't as common as some types of home and contents claims, but let's not forget they can be devastating for those involved, especially at this time of year," she said. "One AA's customer returned home

after an hour's shopping to find a window forced open and over \$16,600 worth of property stolen, including gifts.

“So while the statistics offer us a wider perspective on the most frequent types of contents claims, they also remind us to stay vigilant and protect our property at all times.”

5 Top Tips for the Holiday Season from AA Insurance:

1. Minimise the food in the fridge and freezer while you're on holiday. That way, less will be lost if there's a power cut. Also check the doors have been properly closed and the power is still on before you leave.
2. Prevent leaks by turning off your water. Alternatively, have someone stay at your house or drop in regularly. They won't be able to stop a pipe leaking or bursting but they can deal with it sooner.
3. Don't advertise the fact your home is unattended, including messages on your answering machine and on social networking sites. And if you have a security alarm, then use it.
4. Presents under the tree are tempting for thieves so make sure they, and other valuables, can't be seen from the outside the home. Also be careful when disposing of any tell-tale packaging.
5. Think like a thief: if you can find a way in, so can they! Stand outside your home and think how you would get back in if you had locked yourself out.

ENDS

About AA Insurance

AA Insurance Limited launched in 1994 and is a joint venture between the New Zealand Automobile Association and Vero New Zealand, which is part of the Suncorp Group. We employ around 580 staff to look after more than 325,000 customers and 600,000 car, home and contents policies.

AA Insurance has been consistently recognised by Reader's Digest Most Trusted Brands (since 2011), NZ Direct Insurer Award (since 2012), Kenexa Best Workplaces Survey (since 2008), and Canstar Blue Most Satisfied Customers (since 2011).

We proudly support youth charity Blue Light, and the Holden Cup and NRL Telstra Premiership referees in New Zealand.

 **AA Insurance**

AA Insurance has an A+ (Strong) Insurer Financial Strength Rating given by Standard and Poor's (Australia) Pty Ltd. For further information visit www.aainsurance.co.nz.

For more information please contact:

Arwen Vant, Botica Butler Raudon Partners, (09) 303 3862, 021 403 503 or email arwenv@botica.co.nz

Amanda Fifield, AA Insurance Limited, (09) 927 2085 or email Amanda_Fifield@aainsurance.co.nz