

Going on vacation? Time to prepare your home!

During the winter months, packing up and heading south for a warmer climate sounds like a good idea. Canadians are heading to places where the sun shines and shovels are strictly garden tools. Before you follow the birds south, follow these tips so you don't leave your home vulnerable to burglary, fire, water, or any other damage.

- Check with your insurance representative about any requirements for having your home visited while you are away. If you are away from home for more than four consecutive days during the heating season, you should arrange for a family member or friend to check on your home daily. This is typically a requirement to ensure you maintain insurance coverage for water escape due to freezing.
- Having someone regularly visit your home in your absence makes good sense – it can discourage vandals or intruders, and, if any damages or incidents do occur, they can be spotted as quickly as possible.
- Consider hiring a snow removal contractor to clear your driveway while you're away—this will make your home look lived-in. You could also ask your daily visitor to shovel your walkway.
- Stop the delivery of newspapers. Ask Canada Post to hold your mail or arrange for someone to collect it for you.
- Remove any hidden spare keys. A burglar may check obvious locations if they know you're away.
- Tell your neighbours that you will be away and that a reliable person will make regular visits to your home.
- Install light timers to make your home look occupied and keep burglars away.
- Give friends and family members a copy of your itinerary, addresses, and phone numbers where you can be reached.
- Put your home on lockdown—deadbolt all exterior doors, lock windows and close draperies and blinds.
- Inform your security company that you'll be away. If you don't have a security system, consider having one installed.
- Turn your telephone ringer down and ensure that your voicemail inbox is empty.
- Check for fire hazards, like open gas containers, oily rags and anything that could ignite easily.

What about medical coverage?

When you're travelling, make sure you have appropriate medical insurance. Take all your insurance and medical information (including details of current prescriptions and allergies) with you. Inform your travelling companions of what to do if there is ever an emergency and have a list of emergency contacts in your back pocket.

Call your insurance representative to inquire about additional coverages or actions that may be required by your insurer and confirm how you would report a claim from your destination.

Remember to take a few moments before you leave to prepare your home and check your insurance coverage, so you can relax and enjoy your vacation.

Johnson Insurance is pleased to provide you with this information. Call Johnson for your preferred rates on Home, Auto and Travel Insurance 1-855-733-6815. Or visit: www.johnson.ca

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