

STORMS, FLOODS AND WINTER WEATHER

We have all seen what effects the weather can have on our homes, and with storms Dudley and Eunice hitting the UK now it's a good idea to stay safe and protect your belongings.

Here's some safety tips and advice to prevent flood damage and if you suffer a flood:

- Stock up on sandbags, flood barriers and more.
- Temporarily seal your air bricks with a cover.
- Keep gutters clear.
- Never enter a flooded room where electricity is still live. Turn off circuit breakers that control power to that room. If the electrical panel is inaccessible due to flooding, call your landlord or an electrician.
- Protect yourself – wear gloves and rubber boots.
- If it's sewage, outdoor flooding, toilet overflow or other potential toxic water, leave the removal to qualified professionals.
- Take photos to document the extent of damage.
- Remove as much water as you can using buckets, pumps and mops (be careful water is heavy).
- Ventilate – open windows and run fans (when safe to do so).

We hope that you will never suffer a flood or water damage, but these things do happen and that is why your Landlord and Thistle Tenant Risks suggests all tenants take out home contents, either through the **Crystal Insurance Scheme** or by making your own arrangements. Please remember you are responsible for replacing your home contents and belongings. Contents insurance is designed to help protect your possessions and personal belongings and it's a good idea to consider what a home contents insurance policy would cover you for in order to help you make an informed decision on whether you need one.

The **Crystal Insurance** Scheme was designed for tenants in social housing, and you can pay premiums by cash fortnightly or monthly, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge).

To find out more, there are 3 ways to contact **Thistle Tenant Risks**:

- 1 Call 0345 450 7286
- 2 Request an application pack from your local housing office
- 3 Visit www.crystal-insurance.co.uk where you can also request someone to call you back!

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