



## Going on holiday?

As we are now in the peak of the summer holidays and you may be planning on jetting off, please take a moment to read our tips below to keep your home safe and secure.

Posting your holiday photos on social media whilst on holiday not only tells your friends and family you're having a good time it also advertises to criminals that you're away and your house is empty.

Many insurers now have an exclusion stating that if you post photos advertising the fact that you are on holiday, you may not be covered if your house gets burgled.

If your insurer does not have a specific Social Media Exclusion, they will have a general condition often called a 'Duty of Care' this will state that you must take reasonable precautions to try and prevent a claim. Advertising that you are on holiday is like placing a sign on your front door stating your house is empty.

There are some steps you can take to keep safe -

**Wait Until you get Back.** – Post your photo's when you get home and don't check in on Facebook as soon as you get to the Airport or Hotel.

**Lock Down your Social Media** – Keep your social media settings private so only your friends and family can see them.

**Turn off Location Services** - If this is on and linked to your social media accounts then it will post you're your location.

**Check your Friends List** - Have a clear out of anyone who shouldn't be there. Is there anyone on the list you don't know? A friend request from a stranger may not be what it seems.

**Remove personal details you don't need** - Check online to see just what you can find out about yourself; you may be surprised by what information is there.

**Make sure you're not tagged** - Ask friends/family not to tag you and warn them only to post when you're all home. Adjust the setting so you can review anything you are tagged in.

**Check your insurance policy** - Read the small print or contact your insurer to check for any clauses relating to posting on social media.