Life

Provided by: RS Risk Solutions Ltd

Staying Safe in the Summer Sun

The long and warm days of summer can be fun and exciting, but while these conditions may be enjoyable, they can also be hazardous to your health.

Prolonged exposure to the sun can have particularly dangerous impacts on both your short- and long-term health; it can cause sunburn, damaged skin and skin cancer. Given these potentially severe consequences, it’s necessary to take basic precautions while out in the sun.

**5 Ways to Protect Yourself From the Sun**

To limit your risk of developing skin cancer or other sun-related conditions, consider the following steps:

1. **Think about the time.** If possible, schedule your time outdoors before 10am or after 4pm to avoid the strongest sunlight and greatest exposure to ultraviolet radiation.
2. **Check the forecast**. Before you head outdoors for the day, be aware of the weather that awaits you. High temperatures and particularly sunny conditions may be dangerous.
3. **Use sunscreen**. Apply sunscreen with an SPF of at least 15 to any bare skin at least 30 minutes before sun exposure. Reapply every two hours or more frequently if you plan to swim or be in the water.
4. **Seek out shade**. While outdoors, take advantage of any available shade, such as next to buildings or under large trees. Bring an umbrella if you expect to be out in the open for an extended period of time.
5. **Protect your eyes**. The strong sunlight of summer can be hazardous for your optical health. Wear sunglasses while outdoors and consider putting on a brimmed hat for further protection.

Contact us today for additional well-being, lifestyle and safety solutions.

Home

Insurance Considerations for Home Renovations

When undertaking a remodelling project, people often forget to review their insurance needs. In fact, a survey by financial services company Go Compare found that approximately 43% of homeowners had carried out major work on their property without telling their insurance company. This could leave homeowners exposed to financial losses should disaster strike. Before conducting renovation work, reviewing your home insurance policy is critical to ensure you’re covered.

Motor

Enjoying Safe Trips in Your Motor Home

While motor homes may provide a flexible and convenient way of exploring the world, they can also be dangerous. Before embarking on a journey in your motor home, consider the following safety tips:

* **Practise driving**. Piloting a motor home may be very different from driving a car. Take time to ensure you’re comfortable with your vehicle. Avoid excessive speeds or sudden manoeuvres once on the road.
* **Maintain your vehicle**. Check your tyres, lights, belts, oil levels and windshield wipers before journeys, and adhere to recommended maintenance schedules.
* **Know your limits**. Be aware of your motor home’s height and weight capacity.
* **Secure your motor home**. Given that motor homes may double as a residence, ensure your doors and windows are locked to prevent break-ins.

You should also ensure your motor home is covered by a suitable motor home insurance policy. While somewhat similar to standard car insurance, motor home cover may differ in several ways. Contact us today for more information.

Notify your home insurer of your impending renovations well in advance and convey the following information:

* The time scale for the work, including a start and end date
* The cost of the project
* A thorough outline of the project
* The names of the individuals conducting the renovations

Your home insurance provider can tell you whether your current policy is sufficient for the work you have planned. While smaller do-it-yourself projects may be covered, larger work increases the chances of something going wrong, so they could require a specialist policy. Specifically, if you’re doing structural work, you may need renovation insurance; if your property is empty while work takes place, you may need unoccupied house insurance.

While policies vary, a typical renovation insurance policy includes the following:

* Personal accident cover, if you’re injured during renovation works
* Unoccupied property insurance, if you’re not living in the property for more than 30 days
* Public liability cover in case a third party is injured in the course of the building works
* Legal expenses cover

Additionally, always review any building contractor’s insurance documentation—including public liability insurance—before engaging with their services.

Renovating your home is a big investment, so it pays to be properly insured. As such, discuss any renovation plans with a licensed insurance broker before you or your contractors raise any tools.

Contact us today for further information and insurance solutions.