



# ESSENTIAL TIPS TO PROTECT YOUR HOME FROM FIRES AND FLOODS



## FINANCIAL WELLBEING

*A fire or flood can be devastating to a physical property and cause emotional distress for its owner, too. Here, we explore ways to minimise the risk and protect your home.*

The most recent [UN Intergovernmental Panel on Climate Change \(IPCC\) report](#) estimates that the world will reach a 1.5 °C warming threshold within the next two decades, going up to 4.4 °C by the year 2100. What this means is that the planet is getting warmer, and that we can expect extreme weather across the world.

While it's important to focus on how we can change this pattern, we also need to build resilience against this growing risk. In South Africa, we need to be prepared for drought, fire and floods.



## WHAT ARE SOME OF THE MAIN CAUSES OF FIRES AND FLOODS?

### Common reasons for property fires

- Electrical faults caused by frayed (worn) electrical wires or faulty appliances.
- General carelessness, for example, when using matches or lighters; smoking cigarettes, cigars or tobacco pipes; burning candles or lanterns.
- Faulty heating appliances or not using these appliances correctly (for example, electric blankets or heaters).
- Intentional or open fires (for example, braai fires or fireplaces).
- Changing weather patterns – strong winds or higher-than-normal temperatures can lead to wildfires, for example.
- Sparks that ignite during a gas leak.
- Burning oil that is used for cooking.
- Flammable objects (ones that catch fire easily). These can make the fire travel faster because they often cover a wide area (for example, the synthetic material in foam mattresses, couches, carpets and curtains).

### Common reasons for flooding

- Poor drainage in city sewerage systems and draining canals.
- Heavy rain.
- Overflowing dams and rivers.
- Broken or poorly maintained dams.
- A lack of vegetation; deforestation.
- Melting snow or ice.
- Broken water mains and leaky pipes.
- Appliance malfunctions (for example, washing machines or geyser bursts).



## WHAT TO DO IF THERE IS A FIRE OR FLOOD ON YOUR PROPERTY

### What to do if a fire breaks out in your home

- Warn anyone inside or close by to get to safety.
- Help others get to a safe place (for example, the elderly, children, people with disabilities, people who use walking aids or wheelchairs, and people who are injured).
- Although it's tempting to save things, do not pack up any personal belongings to take with you. The priority is to get yourself and others out of danger as soon as possible.
- If the fire started because of burning oil, do not use water to put the flames out – this will only make the fire worse.
- Cover your nose and mouth with a damp cloth. This will help you breathe more easily and minimise injuries caused by inhaling smoke.

- Crawl below the smoke to escape the fire safely.
- Do not try to get out through a door or window that is too hot to touch or is close to where the fire is active. Find an exit where you can get out safely without coming into direct contact with flames.
- Call emergency services or your local fire department.
- Do not go back to the property once you have reached a safe place. Wait for the emergency services to help you.

**Keep emergency contact numbers on hand at home and store them on your cellphone so you can find them easily when you need them.**

### What to do if there's a flood at your home

- Turn off the electricity, gas and water supplies. If you can't reach your electrical box without walking through water, call an electrician and get yourself to a safe place.
- Warn and help anyone inside or near your house.
- Leave the property safely (do not underestimate the power of water, even if you're in a vehicle).
- Call for help.
- Stay in a safe place – do not go back to the house until emergency services confirms that it is safe.

**Have a clear escape plan for your household. Make sure everyone knows what to do and where to go in an emergency.**



## 17 TIPS TO PROTECT YOUR HOME FROM A FIRE

- 01** | Install smoke detectors in your home and test these regularly. If they are battery-operated, test the batteries often and replace ones that aren't working.
- 02** | Buy one or more fire extinguishers to keep in your home and make sure everyone knows how to use them. Check them regularly to make sure they still work.
- 03** | Keep a garden hose neatly rolled up in a place that's easy to access so you can use it to help extinguish a fire.
- 04** | Follow the manufacturer's instructions for using heating appliances, for example, don't hang clothes or towels over a heater that's switched on and check and change air filters in appliances regularly.
- 05** | Check electrical cables for damage regularly and replace them as needed.
- 06** | Stay in the room where you are using a heater, or where there's a fire, candles or lanterns burning. Do not leave these unattended. Switch off appliances and extinguish any flames before you go to sleep.
- 07** | Make sure that you have good ventilation in a room, especially if you are using coal heaters or a generator that produces exhaust fumes.
- 08** | Be extra careful when using fuel for lanterns and stoves, such as paraffin. Always store the fuel away from the appliances you use them for. Use storage containers that seal well.
- 09** | Be cautious when using gas to cook and heat your home. Always close the valve of the cylinder properly after use.
- 10** | Use electricity wisely. Do not overload electrical circuits. Use no more than three or four plugs on one extension.
- 11** | Service electrical parts regularly and replace faulty ones.
- 12** | Switch off electrical appliances at the wall at night or when leaving your home.
- 13** | Store lighters and matches somewhere safe, where children can't reach them.
- 14** | Clear your property of any debris and other combustible materials. Remove dead branches, maintain the lawn and keep low-hanging bushes and trees neatly trimmed.
- 15** | Protect your roof with fire-resistant material.
- 16** | Keep your stove, toaster and oven clean. Build-up can eventually cause them to suddenly combust.
- 17** | Store flammable products (ones that are easily set on fire, such as household cleaners, cosmetics and hair products) away from heat sources. A cool and dry storage place is recommended.



## 6 TIPS TO PROTECT YOUR HOME FROM A FLOOD

- 01** | Repair leaking water pipes and damaged areas where water can pool (collect), such as a roof or ceiling, as you spot them.
- 02** | Clean your gutters and downspouts so they're clear of debris.
- 03** | Plant trees in your yard that don't have aggressive root systems. If roots grow into the foundations of your house, the foundation can weaken, making your home more vulnerable to structural damage if there's a flood.
- 04** | Make sure that your property is properly graded so that water can safely drain away.
- 05** | Plant trees, shrubs and bushes that help to minimise soil erosion in the yard.
- 06** | Keep any storm drains near your property clear of debris so that water can safely drain away.



## HOW DISCOVERY INSURE CAN HELP PROTECT YOU FINANCIALLY

[Comprehensive home insurance cover](#) pays out when a fire or flooding damages the physical structure of your home and valuable household contents.

Our home insurance plan options include cover for buildings, home contents and possessions you use 'on the go' (for example, your phone). We also offer benefits and add-ons you can adapt to your needs, making sure you have all the cover you need if the unthinkable ever happens.