

THURSDAY 9 FEBRUARY, 2023

NEW YEAR HOME SAFETY HEALTH CHECK

The new year is an ideal time to give your home a safety health check. There are a few simple things you can do to ensure your home is safer in 2023.

- Review your insurance policy to ensure you have adequate home and contents cover.
- Ensure you have a fire blanket in your kitchen and within easy reach.
- Check that any fire extinguishers are in good working order.
- Check that your smoke alarms are working properly.
- Check for damaged appliance cords, power points or light switches.
- Check that batteries are stored in a cool, dry place to prevent fire risk.
- Check for damage to any gas appliances.
- Store e-bikes and e-scooters outside in a cool place and unplug them when they are charged.
- If you have small children, ensure that curtain and blind cords are secured.
- If you own a pool, check that the gate isn't propped open and there is nothing next to the fence that children can climb over.

RACV Head of Home and Business Insurance Kirsty Hayes said RACV has been witnessing an increase in safety incidents involving lithium-ion batteries, used in many toys, e-scooters, e-bikes, and sporting equipment.

“Between July 2021 and July 2022, Fire Rescue Victoria responded to at least 120 lithium-ion battery incidents,” says Ms Hayes.

“If you have purchased a toy, e-bike or e-scooter over Christmas that contains a lithium-ion battery, it is important to be aware of the risk that they can pose.

“E-bike and e-scooter owners should only purchase a reputable brand, store them outside, unplug them once they are charged, take care to avoid damaging them, and not leave them in hot environments.

“The same advice applies to toys – they should also be kept in a cool place.”

The amount you insure your home for should be enough to rebuild and replace your contents if you had to do it today. This is particularly relevant given the rising cost of building materials.

When calculating your sum insured, there are a few things to think about. If you underinsure your home, you may be caught short if you need to completely rebuild.

Kirsty Hayes also explains how inflation can impact the cost of rebuilding your home.

“It is important to revisit your sums insured this year as you may be surprised by how inflation has impacted current rebuilding costs,” says Ms Hayes.

“A simple way to estimate what it might cost to rebuild your home is to use the [home building calculator](#) on RACV’s website which takes into account factors such as current materials and labour costs.

“What you think it might cost to rebuild or repair a house and the actual cost are often miles apart. For example, a replacement build must meet the latest building codes, including higher standards for energy efficiency, and flood and bushfire risk. The costs can add up.

“It’s also important to include outbuildings such as garages and carports and pools, making sure you include demolition and debris removal costs.

“If you received any expensive Christmas presents last year, remember to add them to your contents sum insured. Before you do, it is a good idea to review all of your sums insured using the [home contents calculator](#) on RACV’s website.”

For more information about home and contents insurance, visit the [RACV website](#).

-ENDS-

Further information

[RACV](#) has been part of people’s lives since 1903 – on the road, in their home and when there’s a holiday to plan. We’re one of Australia’s most trusted brands and the largest member organisation in Victoria. We aim to deliver the best experiences for our members and customers across motoring, mobility, home and energy, and leisure. And we’re committed to working with local communities to improve safety and support a cleaner energy future.

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