

Remember, Remember – the Fifth of November!

BIBA urges home insurance health check ahead of Bonfire Night

With bonfire night rapidly approaching, the British Insurance Brokers' Association is warning homeowners and businesses to check that their homes are adequately covered for building and contents insurance before lighting a bonfire near their property or setting off any fireworks.

Every year, BIBA members receive calls for help from those caught out by bonfire and firework mishaps. All too often a simple health check on insurance policies could save thousands of pounds worth of property damage across the UK. Many people are hurt every year at this time from bonfire and firework-related injuries. They need to be careful to pay attention to safety precautions at all times, particularly where children are near or where they will be handling fireworks.

The most frequent claims related to the 5th November celebrations include:

- Shattered windows
- Garden damage
- Fire spreading to outbuildings or homes
- Personal Liability for injury to other parties e.g. guest or neighbours
- Theft from your home if it is left open for guests

Every homeowner or Bonfire Night party host should be checking their insurance to ensure they are sufficiently covered.

With families heading for the shops to buy Guy Fawkes-related merchandise in the coming days, Graeme Trudgill, Technical and Corporate Affairs Executive at BIBA, has warned:

“Too many people are putting themselves and their property at risk on Bonfire Night. We want everyone to enjoy themselves, but we do recommend they take all the necessary measures to insure against mishaps, and to cover themselves should anything go wrong, so that they're not out of pocket.

“Our advice is clear – don't put yourself or your family at risk. Check you are properly covered by speaking to your insurance broker before you start, and always follow the Firework Safety Code. After all, 25% don't have contents insurance. By taking these simple steps everyone will enjoy the night with peace of mind and without finding themselves in harms way.”

Notes to editors

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The Firework Safety Code (Source: <http://www.berr.gov.uk/fireworks/index.htm>):

Only buy fireworks marked BS 7114.

- Don't drink alcohol if setting off fireworks.
- Keep fireworks in a closed box.
- Follow the instructions on each firework.
- Light at arm's length, using a taper.

- Stand well back.
- Never go near a firework that has been lit. Even if it hasn't gone off, it could still explode.
- Never put fireworks in your pocket or throw them.
- Always supervise children around fireworks.
- Light sparklers one at a time and wear gloves.
- Never give sparklers to a child under five.
- Keep pets indoors.