

Five tips on keeping yourself and your possessions safe in rainy weather



The rainy season, this year, seems to be lingering and there are a few things we can do in order to avoid nasty accidents in the downpour like a leak in your house that could drain your wallet. When we take precautions to safeguard ourselves and our homes from the possibility of things going wrong, we lessen the likelihood of incurring unplanned expenses, like an excess, if we have a valid claim or an unexpected premium increase.

Here are **5 tips** to make sure you're safe when the heavens open up for an extended- or heavy downpour. These will assist you in taking preventative measures to ensure that you have met your responsibilities in the event that you have to submit a claim.

1. Drive slowly and carefully

While this should be a given at all times, be extra careful when in the rain. Road accidents are quite common in rainy weather, which is why you need to practice caution. Wet tarmac can become slippery and speeding or tailgating, making sudden turns and riding a motorcycle can be hazardous in wet weather.

In addition, please make sure to check your tyre tread as it really is the only thing between you and the road surface. Checking your tyre tread regularly is absolutely vital, especially for wet conditions. If the tread isn't deep enough to hold a matchstick, it's time to replace your tyre.

Stay clear from heavy vehicles while on the road and turn on your headlights so that your car is visible in a heavy downpour. Also be sure to check your brakes, tyres, and wipers before you head out in the rain. The ideal would be to avoid driving until the downpour stops. If the downpour becomes too heavy or visibility becomes poor, take cover somewhere safe rather than taking a risk and pressing on. In the case of potential hail or a storm, you will also receive an SMS notification from Momentum Insure notifying you to park your car under cover immediately.

2. Prepare for flash floods

Recent flooding has damaged property but has also put human life in danger. Listen to local weather stations during storms for possible flood warnings and keep an eye on the specifics of your area. The weather channel won't know if there is that one little dip on your main road that is prone to flooding out the entire area so keep your ear to the ground by checking in with or being part of WhatsApp groups and forums. If there is a flood in your area, get to higher ground and stay there until it's safe to return home. Steer clear of flood water even after the flood or heavy rains have subsided as these conditions can sometimes create sinkholes. If approaching a flooded road by car, turn around. Cars can be swept away by less than a metre of moving water. If water is rising around you, get out of the car quickly and move to higher ground – leave your belongings behind in your car. Understand the flood risk in your area and be alert.



Helpful tips!

3. Prepare your home for heavy rains

With a few adjustments and some preparation, you can protect your home during heavy rains. Remove leaves and debris from your gutters and get your roof and gutters inspected and fixed if necessary. Stop putting it off to fix your leaking pipes. Damp walls or ceilings are indicators of a leaking pipe or missing tile on your roof. In the event of heavy rains, your walls or ceiling could collapse if you disregard these tell-tale signs and issues. Call a professional to assess the damage and implement steps to address issues before it's too late.

Additionally, cracks within the walls or on flooring may appear to be only superficial, but if they're not attended to immediately, these can have devastating effects on your home in the event of a thunderstorm or sudden heavy downpour. Also be sure to check the inside of the house for leaks by looking for mould, water rings, or paint discolouration. Check your doors and windows to ensure they are sealed. Prune dead branches from trees in your yard, as these can fall on or around your house during a storm. If you live under a thatched roof or have a lot of trees, ensure that you have a lightning rod.



4. Ensure you submit your claims timeously

Should there be any rain, hail, or other damage due to heavy rainfall, make sure that your claim is submitted timeously to avoid any issues. All claims must be reported as soon as possible, and complete details must be provided to the insurer as specified on your policy. By doing so, you can avoid unnecessary out-of-pocket costs and claims being rejected altogether. It is an already stressful situation when you have damage due to the elements and you don't want to make it even more stressful.



5. Keep a raincoat and/or umbrella handy

It's imperative to keep an umbrella on-hand during the wet season. Not only will this habit keep you from falling sick but also help you protect your valuable items such as your cellphone, wallet and cards from getting wet and possibly damaged. If carrying an umbrella appears to be a hassle, buy a raincoat. It's also advisable to carry your belongings in small plastic pouches in rainy weather so that even if you are caught in a shower, you won't have to worry about water getting into your handbag or backpack and ruining your personal belongings. This is one of the simplest safety tips for the rainy weather.

Momentum Insure wants you to keep safe, be safe, and live the life you want to live by knowing you are covered in times of need. The Science of Safety ensures that you can be well on your way on your journey to success when you feel safe and this rainy season, it's best to be as careful as possible to avoid mishaps.

