

PERSONAL LINES

PERSPECTIVES

Provided by Blackfriars Insurance Brokers Ltd

May 2019

In the Know

Stop Airport Security Issues During Holiday

Taking a trip to a new destination during spring holiday can be exciting, but time spent in the airport can be frustrating. At a glance, many people run into issues with airport security due to strict rules on what can and can't be brought on the plane. And while these rules can be inconvenient, reviewing the regulations prior to arriving at the airport will help ensure a smooth travel experience. Use these tips:

- **Items to avoid**—Leave liquids that measure more than 100ml, e-cigarettes and all weapons (including tools, scissors and razor blades) at home.
- **Special considerations**—If you are travelling with items that require specific arrangements (eg medication, ashes or large instruments), provide proper documentation and inform your airline before travel.

For more information, click [here](#). To secure proper travel insurance for your trip, contact Blackfriars Insurance Brokers Ltd today.

HOME

Your Home Could Be Toxic—Here's How to Limit Harmful Indoor Air Pollution

While many people typically associate pollution with the outdoors, the reality is that indoor pollution can be equally as common—and harmful. Especially within your home, indoor pollution can come in a variety of forms and increase your risk of serious health complications—including pneumonia, respiratory concerns, heart disease and lung cancer. What's more, various types of indoor pollution could lead to household deterioration as well (eg mould, flammable substance risks and dust build-up). In fact, recent research found that indoor pollution contributes to thousands of deaths across the country each year and costs billions of pounds in damages.

Don't let your home and your health suffer at the hands of indoor pollution. Use this guidance to limit household pollution and lower your risks:

- **Improve your cleaning regimen**—Despite their purpose of disinfecting your home, cleaning products often contain hazardous chemicals. Limit the toxicity of your household cleaning practices by using fragrance-free products, purchasing solid or liquid cleaners instead of sprays and opting for homemade cleaning solutions whenever possible.
- **Watch what you burn**—Using candles, a wood-burning stove or open fires (eg a fireplace) can release dangerous substances in the home. Stick to using electrical or gas cooking appliances, burning eco-friendly candles (eg made from beeswax with natural wicks) and limiting open fires.
- **Stay sanitary**—Household dust can contain up to 45 toxic chemicals, according to a recent study. In addition, mould can wreak havoc on both your home and health. Be sure to establish a regular dusting routine, use a vacuum with a high-efficiency air filter and consider a dehumidifier.

MOTOR

Pay Attention to These Common Risks When Buying Your Next Used Car

Although purchasing a used car certainly allows you to enjoy a more affordable price tag on your new ride, recent research revealed that the used car market is facing some serious buyer risks. Indeed, there is currently a 1 in 14 chance of buying a used car that has had its mileage falsely adjusted, according to vehicle checking service HPI. This criminal act—known as ‘clocking’—has become increasingly common in the midst of online car purchases and new technology that allows scammers to adjust digital mileage displays. This practice costs used car motorists a total of over £800 million each year. Avoid being the next victim of clocking and ensure a smooth ride with these tips:

- **Ensure a trustworthy seller**—Try to avoid purchasing a car from an individual or an auction, as you will have less legal protection in the event of a scam. Look for an established trader that possesses a good reputation and displays trade association signage on-site.
- **Do your research**—Be sure to review the vehicle’s history with the [DVLA](#) to ensure the information you’ve been given about the car is correct. Check the [MOT history](#) of the vehicle as well.
- **Take a test drive**—It’s crucial to take a closer look at the vehicle and drive it around to make sure it meets your expectations. Try to drive the vehicle for at least 15 minutes on different types of roads.

In addition, you need proper cover with your used car purchase. Contact Blackfriars Insurance Brokers Ltd today for more information.

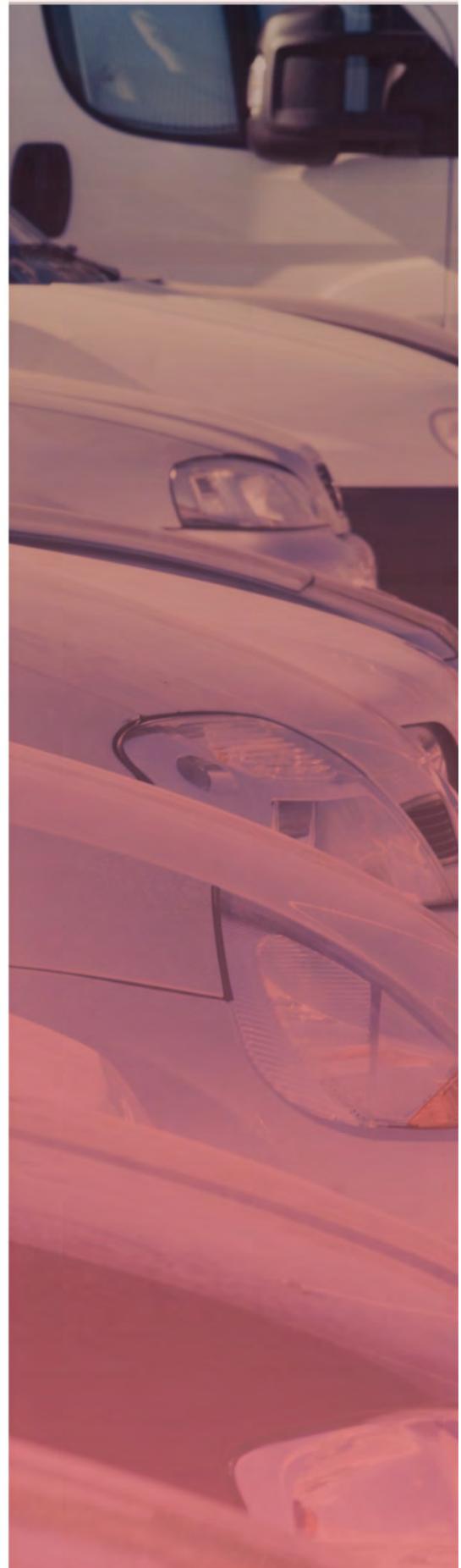
FINANCE

Be Cautious of Caller ID: Top Tips to Prevent This New Form of Fraud

In the era of evolving technology, fraudsters have also unfortunately joined in the race to ‘go digital’ by updating their devious methods for theft. More specifically, a new form of fraud allows scammers to fool mobile phone users into thinking an incoming call is coming from their bank via a false caller ID. When mobile phone users answer the call, they are tricked into thinking they are speaking to the bank, thus providing personal financial information and allowing the scammer to steal from their account.

Keep your finances secure and prevent caller ID fraud with this guidance:

- **Be sceptical**—Scammers often will try to fool you through fear mongering (eg reporting suspicious activity on your bank account), increasing the likelihood that you will share personal information to ‘fix’ the problem. Regardless, never provide financial information such as your PIN or banking password over the phone.
- **Don’t allow withdrawals**—The criminal caller might ask you to permit a withdrawal from your account for ‘safe keeping’ from a false threat. Don’t ever agree to withdrawals over the phone.
- **Act immediately**—If you discover that you are a victim of fraud, contact your bank, broker and the proper [authorities](#) right away.



PERSPECTIVES