



# PERSONAL LINES

# PERSPECTIVES

Provided by Blackfriars Insurance Brokers Ltd

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In the Know

## Pay Attention to Your Online Purchases—How to Detect Fake Reviews

While e-commerce has become an increasingly popular (and convenient) service used by shoppers worldwide, recent research revealed that a new form of fraud could be cause for consumer concern.

Specifically, an investigation by a popular consumer group found that Amazon's customer review system is currently struggling with an abundance of fake reviews for products across the platform. These reviews consequently trick shoppers into thinking they are purchasing a five-star product, when it might actually be poor quality.

You can avoid one-star purchases and detect fake postings by only trusting reviews from verified purchasers and taking a closer look to ensure the review is discussing the actual product you are purchasing—not a completely unrelated item. Further, always report any online reviews that you find suspicious.

## HOME

### The Summer Heat Can Damage Your Home: Here's What You Can Do

The warmth of summer is certainly a welcome change after frigid winter temperatures—and for many, the worries of weather-related home damage (eg frozen or burst pipes, boiler concerns and icy driveways) seem to 'melt away' in the summertime. However, the seasonal heat carries a significant risk to both the interior and exterior of your home. **In fact, last summer's lengthy heatwave led to a record high of more than 10,000 UK home insurance claims totalling £64 million in the span of just three months.** Just as you need to protect yourself in high temperatures, your home requires special summertime care as well. Help your household beat the heat with these tips:

- **Put a stop to subsidence**—Known as one of the most common heat-related culprits of home damage, subsidence occurs when the soil beneath a property loses moisture and shrinks. This process can cause large cracks on the interior or exterior of your home. The top cause of subsidence is nearby plant roots draining moisture from the ground. With this in mind, consider removing any trees or bushes planted near your home—or properly maintain them with routine clipping and pruning.
- **Protect your pipes**—While you don't have to worry about frozen pipes in the summer, it's important to ensure your pipes are sealed correctly with regular maintenance as the temperature rises—poor sealing or caulking could lead to leaky or burst pipes during periods of high water usage and pressure (eg from swimming pools, garden hoses and sprinklers).
- **Save the roof**—The combination of heat and humidity in the summertime can cause excess moisture within the attic of your home, resulting in deteriorated roofing. Prevent roof damage by maintaining your ducts and ensuring proper ventilation with an air filter or dehumidifier.

More than anything, you can protect your property from the heat with proper home insurance. For more information, contact Blackfriars Insurance Brokers Ltd today.

## TRAVEL

# Don't Become the Next Victim of These Holiday Booking Mistakes

While making the decision to schedule a summer holiday provides you with a fun trip to look forward to, the process of booking your travel plans can be stressful—and expensive. And although you might be looking to save a couple pounds with the cheapest holiday deals, it's important to make sure these offers are genuine. Nearly 6,000 UK travellers were victims of booking fraud in the past year, losing an average of £1,200 in the process. Use this guidance to avoid a costly holiday booking mistake:

- **Use trusted services**—When purchasing your flight and other travel accommodations, only use a trusted travel agent, company or website. Be sure to verify the travel agent or company through the [ABTA](#) and consider booking an [ATOL](#) protected holiday. If booking online, avoid fraudulent websites by looking for trusted company logos and ensuring the correct web address spelling.
- **Be sceptical**—If a holiday deal seems too good to be true, it probably is. Be wary of any offer that is significantly less than the average accommodation cost when booking. In addition, you can often determine the validity of a travel deal by looking at online reviews.
- **Pay attention to payment**—Always make sure you are paying for your travel accommodations through trusted, secure payment systems. Never purchase a holiday deal that requires a direct bank transfer.

Apart from these tips, you need robust travel insurance. For more guidance and cover solutions, contact Blackfriars Insurance Brokers Ltd

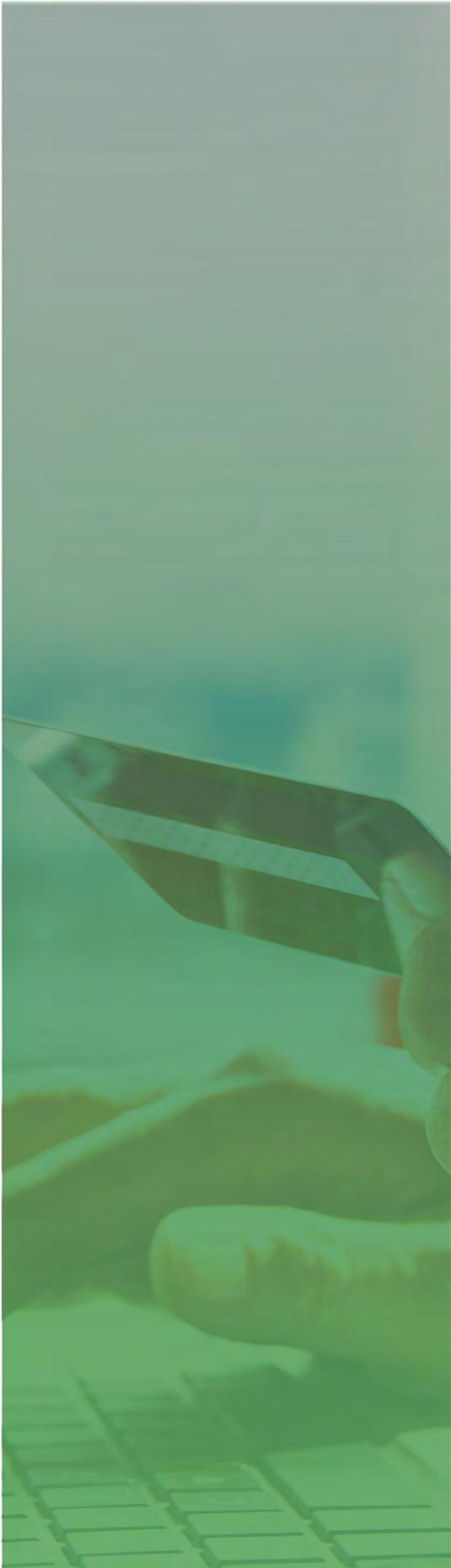
## FINANCE

# Reducing Your Food Waste Could Save You Hundreds of Pounds Each Year

Many people are familiar with the frustration of forgetting about fresh produce, dairy products or leftover meals in the back of the fridge, leading to spoiled food and wasted money. And the problem is bigger than you might realise—Britons waste an average of £700 of food in each household every year. Put simply, you could be saving hundreds of pounds by reducing your food waste. Try these tips to make the most of your grocery list:

- **Think before you buy**—Limit unnecessary purchases when you go to the supermarket by checking your cupboard and fridge before you leave. This way, you can take note of what items you already have—and which foods need to be eaten sooner rather than later to avoid spoiling. Also, never enter the supermarket without a shopping list. This will help you steer clear of distracting store displays or deals.
- **Keep it fresh**—Especially in the case of items that spoil quickly or easily, it's important to store food correctly to maximise its shelf life. Consider investing in airtight containers and [reviewing](#) where to store commonly wasted items in your fridge to keep foods fresh for longer. What's more, you can always throw items in the freezer for safekeeping.
- **Get creative**—Think twice before tossing leftover ingredients into the rubbish bin after cooking dinner. Try to look for ways to use the remaining scraps in soups, salads, dressings or puddings.

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