



PREVENT & PROTECT





A message from Stephen Long our Claims & Operations Director at Covéa Insurance.

We know people depend on the things that keep everyday life moving. When something goes wrong, getting back to normal matters.

For us, support doesn't start at the point of loss. We focus on helping you stay ahead of risk with simple, practical steps that reduce the chance of problems happening in the first place – because the best outcome is often the one you never have to claim for.



**From start to finish, we're
here to support you, every
step of the way.**



SECURE

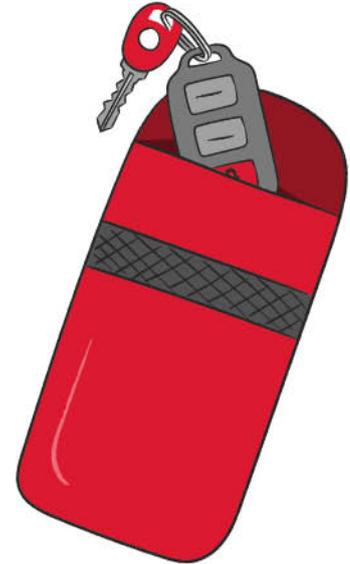
YOUR CAR



Keyless car entry protection

Faraday key pouch

Instant signal-blocking protection for your car keys. Just slip them inside the pouch when not in use to stop thieves in their tracks.



Effortless tracking

Discreet tracking device

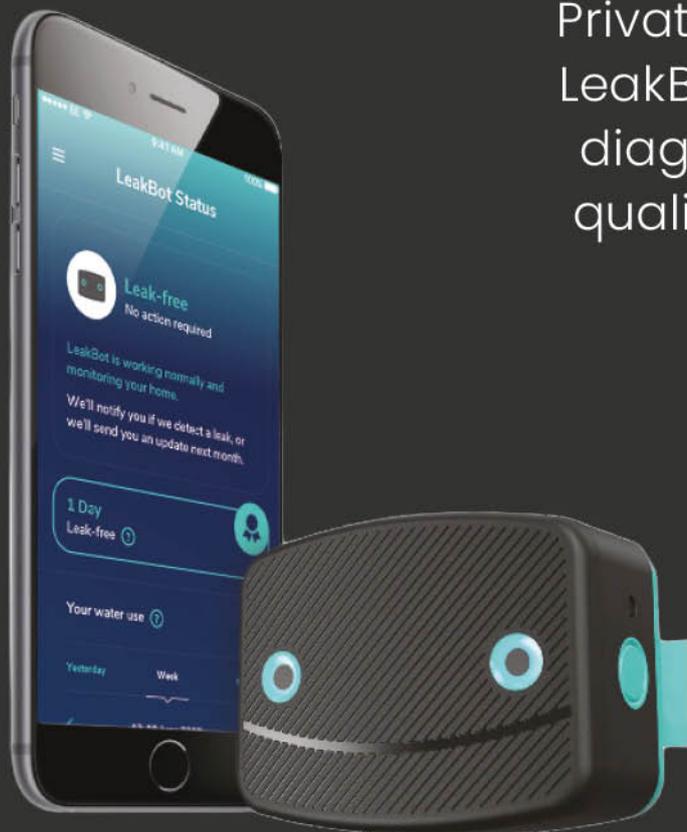
No bigger than a credit card, already activated and ready to use. Simply place it in your glovebox and download the My Smart Object app. If the worst happens, we'll be able to locate your car quickly.



SAY GOODBYE TO HIDDEN LEAKS...

SAY HELLO TO LEAKBOT

We provide a complimentary LeakBot to our Private Clients. If a leak is detected, LeakBot's specialist team step in to diagnose the issue and arrange a qualified engineer to find and fix it, **with no call-out charge and no cost for the leak repair itself.**



What is LeakBot?

- A Wi-Fi device that clips onto the mains pipe in minutes – no tools or plumbing experience needed.
- Uses patented Thermi-Q® technology to detect hidden leaks early.
- Instantly alerts via smartphone if a leak is detected.

Exclusive Private Clients Benefits:

- **FREE** LeakBot (worth £149)
- **No Escape of Water excess** (if no prior claims)
- **Unlimited free Find & Fix** repairs via LeakBot Ltd.
- **No premium increase at renewal** following any Escape of Water claims

Easy for clients to register and easy to install.



Flood

PROTECT YOUR CLIENTS WITH OUR FLOOD ALERT SYSTEM

The Benefits:

For Your Clients:

- Early predicted flood warnings
- Personalised safety advice
- Reduced risk of damage
- “They even..” moments

For Your Brokerage:

- Enhanced service offering
- Proactive touch point
- Demonstrates your care
- Surge management

How It Works -



1

Flood alert received – we detect a flood risk



2

Data sent to you – you receive affected policy numbers, severity, addresses, and property details



3

Notify your clients – This is a great opportunity for you to gain an additional touch point with your client. Decide how to send alerts to your clients, supported by our co-branded communications.



4

Clients take proactive action – They follow the advice provided to protect themselves and their belongings.



EVERYTHING YOU NEED TO KNOW ABOUT GAS LEAKS

Gas leaks can have serious consequences, but the steps in this guide can help prevent a gas leak and give you advice on what to do if you have a leak, to ensure your safety.

HOW TO PREVENT GAS LEAKS



GET IT INSTALLED RIGHT:

Always have gas appliances installed by a qualified Gas Safe registered engineer. Find or check your local engineer on the Gas Safe Register website.

USE ALARMS:

Install gas and carbon monoxide detectors in your home and check they're in working order. It's recommended to have alarms in rooms upstairs and in joining properties.



EDUCATE EVERYONE:

Make sure everyone in your home knows what steps to take in an emergency, such as shutting off the gas supply and turning off the gas.



KNOW YOUR LANDLORD'S RECORD:

If you rent, your landlord must carry out yearly safety checks on gas appliances and give you a safety record.

INSPECT YOUR PIPELINES:

Regularly check your gas lines for wear or having any work carried out in the property. Make sure you have your gas lines, appliances and controls checked when work is complete.

Preventing gas leaks requires vigilance. Following these guidelines, you can sign up for gas safety alerts for your home or business, preventing further damage.

MAKING YOUR MOTOR CLAIM SIMPLE



It is a complicated motor insurance claim process. By following these steps, you can make the process smoother and more efficient. Here are some tips to help you through the process.

1. Familiarise yourself with your policy, including any limits on cover and what you can be found in your policy. This information should be in your policy documents.



2. GET YOUR DOCUMENTS ORGANISED

Organise your documents in order and easily accessible. Key items to have ready include:

- Your policy documents
- All the important vehicle details on it including registration number and your Vehicle Identification Number (VIN)



PROTECT YOUR HOME FROM FLOODING



Flooding is a growing concern in many parts of the UK, especially with changing weather patterns and increased rainfall. Protecting your home from potential flood damage can save you significant costs and stress. Here's a guide on how to prepare and safeguard your home from flooding.

1. CHECK IF YOU'RE AT RISK

Firstly, check how at risk your home is from flooding. The UK government provides a free online service where you can check the flood risk of your property from your postcode. The website will break down your level of risk in the following:

- **Flood risk areas:** If you live near rivers, the coast, or a low-lying area, you may be more vulnerable to flooding.
- **Surface water flooding:** Heavy rainfall can overwhelm drainage systems, causing surface water flooding, also known as flash flooding. This can happen in many areas, even those that are not close to rivers or the sea.
- **Other flood risks:** Potential flooding from groundwater held in rocks or soil underground that can flood from water rising and flowing above the surface.

Flooding can happen almost anywhere with bad weather, so it's important to keep an eye and check if your home is at risk to be prepared.

Check the flood risk of your property for free [here](#).

2. STAY AWARE

It's important to keep an eye on weather warnings. The Environment Agency shares the latest flood warnings on their website and X (Twitter). Here's what the warnings mean:



FLOOD ALERT

Flooding is possible, be prepared.



FLOOD WARNING

Flooding is expected, act now.



SEVERE FLOOD WARNING

Severe flooding, danger to life.

If you live in an area prone to flooding, you can sign up to flood alerts for free through the government [here](#).



MITIGATION GUIDES

We want to help your clients take preventative measures to reduce risk. To support this, we've created a suite of mitigation guides with practical steps and recommendations that clients can follow.

From security enhancements to maintenance tips, each guide is designed to provide clear, actionable advice to help safeguard what matters most.

Clear advice for peace of mind and lasting protection.



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