

TRAVELLING CAREFREE REQUIRES SOME HOMEWORK

Have you ever driven to work with the nagging worry that you forgot to turn off the coffee pot or shut the garage? It's even worse if you're away on holiday. Worrying about a disaster or being robbed will rob you of some pleasure at the very least, and your peace of mind—not to mention all your earthly possessions—is worth protecting.

Marco Lopes is a little like Kevin in the film *Home Alone*: he's got plenty of ideas about how to trick thieves into thinking you're home and thwart their efforts to get inside. But he's a lot more experienced and knowledgeable than young Kevin! Co-director of Doucescal (www.montascalarluxembourg.eu), which specialises in adapting homes to meet impaired mobility needs, Lopes is a lot of people's go-to guy for repairs, construction projects, renovations, lighting and more, which is why we asked him for some tips.

"Many people stop their mail, but you also need to make sure junk mail doesn't pile up, which is a clear sign that nobody's home. Put a 'no publicity' sticker on your mailbox or ask a neighbour to empty it for you regularly," Lopes advises. "Garbage bins left out are also a sign that no one's home, so make sure that someone brings them in. Ask someone to set your bins out on the garbage day too, even if they're empty."

OUTSMART THIEVES

"Another sure sign that nobody's home is when all the blinds are closed. Don't shut your house up like a bunker. Leave some of the blinds partly open, have someone open and shut them for you, or install electric blinds that work on timers."

And since people will be able to see inside the house, give them something to look at. "Have lights come on randomly with timers. The hallway light for 30 minutes, an upstairs light, the dining room. Someone stopping on your house will have second thoughts about breaking in!"

If these precautions don't keep intruders from trying, make as much trouble for them as possible, says Lopes. "If it takes them more than three minutes to get in, they will not go in at all. Where possible, barricade doors from the inside with tables and other pieces of furniture. Close and lock all the interior doors between rooms. Put glass bottles and breakables on the windowsills, so that they will break noisily if someone opens the window from outside." Get the idea? It's *Home Alone*, minus the BB gun and the microwaveable mac 'n' cheese.

MICE CAN GET IN THROUGH THE SMALLEST OF CRACKS.

> NADINE EWERT

Of course, there are expert crooks out there, but there are also experts at catching them. Lopes says you can call on the police for help before anything happens, not just afterwards. "Tell the police when you'll be away and give them your address, and they'll provide some surveillance," he says. A patrol car drive-by is good preventative medicine. "Also tell your commune, especially in the winter. They will shovel your pavement if it snows, just like they do for older people and for empty and abandoned homes."

TURN OFF TAPS, BUT NOT HEATER

And what about the old rule of hanging out a "beeware of the dog" sign, even if you only have a pet rock or a chair pet? Lopes nods his head. "Yep, that-



NADINE EWERT
Take simple steps to make your home unattractive to pests

could be good too." Having a sign that says "alarm" is also effective, particularly if you really have one.

Turn off the water if you're gone for a week or more. If you don't know where you turn the water off, the knob should be near the water meter.

Don't, however, turn off the heating. Turn it down to frost protection level (sometimes marked with a snowflake symbol) because if it's off entirely, your pipes can freeze. Nice Backes of the heating, bathrooms and alternative energy firm Nico Backes Sarl (www.nicobackes.lu), says he had a client who went on a ski holiday a few years ago and came back to find every radiator in his home—and he had 14 of them—had burst. "There were icicles hanging off them and a sheet of ice on the floors from the escaped water." The client had gone from skiing on the mountains to ice skating in his living room. "By setting

the heating at 10 degrees, you'll save energy and save your pipes and radiators from freezing as well," Backes says.

DON'T BE BUGGED BY PESTS

And what about the electricity? Well, you can't turn flip all the breakers if you've got timers set for lamps or blinds, but do pull out plugs that won't be in use. Just not those of the fridge or freezer unless they're empty, but Lopes advises anyone leaving home for two weeks or more to empty both completely and leave the doors wedged slightly open. Stock some pasta and a bottle of red for your return—no refrigeration needed.

You might have done everything you can to prevent thieves from breaking in, but there are other creatures who want to steal from you too and it's warmth, food and water that they're after. "Close any gaps in the walls of

the basement and garage," says Nadine Ewert, marketing manager for the pest control firm Rentold in Luxembourg and French-speaking Belgium (www.rentold.com). "Mice can get in through the smallest of cracks." Also make sure there is no standing water around inside or out (e.g., watering cans and empty pots because to rodents and bugs, it's like a "free beer" sign in a bar window. Provisions in the pantry, besides canned goods, can also attract them. And ladies, you win the "seat down" argument here: to be on the safe side, don't leave your home without closing the toilet seats. "It's very rare that a rat climbs up through the toilet, but I have heard of it happening, even in a 6th floor flat," says Ewert. Give it a flush before opening so you won't have to say "oh, rats" when you're back home.

Lopes takes a step further and puts the rubber stoppers in all of his drains before going on holiday. He also covers up the garage drains. "If the pipes get dry, it will attract sewer flies, and they'll multiply." That's the same reason he pours a little water into the basement and garage drains on a monthly basis, to keep the water in the "S" curve of the pipes from drying out. If the water in the pipe is gone, so is the natural plug keeping sewer odours and flies at bay.

REST ASSURED AND GET INSURED

If you've taken steps to prevent pests from moving in while you're gone, the last thing you want to do is bring them home with you when you return, but that's happening more and more, says Ewert. We're talking about bedbugs—tiny bugs but a big problem. "They can be picked up from hotels, even very good hotels, which is why we advise clients to unpack their suitcases in the hotel room, put their clothes away in the drawers and wrap the closed suitcase up in plastic. And wash all your clothes in hot water as soon as you're back." If you did bring back bedbugs, you'll soon know it by the bites and by the small spots of blood in the sheets. Call a pest control service immediately to save yourself stress and money. >

MARCO LOPES
Don't let thieves know that you're not home

"HAVE LIGHTS COME ON RANDOMLY WITH TIMERS."



Insurance companies can also keep an eye out for your home while you're away. LaLux for example offers a "Happy Holiday" service that entitles clients to five home-visits a year, to check on things, water-plants, put out the trash and take in the mail. It isn't cheap, but neither are holidays.

What's really awful is having to pay for a holiday that you didn't even get to take. You won't have to do that again if you buy cancellation insurance. At current rates it's about €130 annually for family coverage up to €5,000 through LaLux (upgrade when and if needed).

"A lot of people don't know about it, but it's a good idea. I always do it myself," says Sylvie Wagner-Theisen, a LaLux insurance agent (www.lalux.lu). With this type of insurance, you don't have to remember to do it before you go—it's good for a whole year—and immediate family members who live with you are also covered. Wagner-Theisen got to test out the policy herself last year when a back injury prevented her from taking a cruise. "I wasn't happy about it, but I was happy I had insurance." Cancellation insurance also covers you if you can't travel because your roof caved in, your mother-in-law died or your child is in the hospital—not only if you are personally sick or injured.

But what if illness or injury doesn't prevent you from travelling, but strikes you after you've already made the 15-hour flight and three connections to reach your dream destination? Knock on wood! But forewarned is forearmed, especially if you're headed to places where medical costs are high. This type of coverage, from LaLux's DKV unit (www.dkv.lu), costs just 75 cents a day; it isn't just that anyone can afford to buy it, it's that no one can afford not to.

Luxembourg's national health insurance fund (www.onu.lu) will not reimburse for what you pay for medical services abroad, only for what services would have cost you in Luxembourg. There can be a big difference. "One of my clients didn't get the extra coverage, and he had to go to emergency in the USA—an extra cost of \$1,800,"



SYLVIE WAGNER-THEISEN
Cancellation insurance covers a number of scenarios that can foul your travel plans

TOP TIPS

- > Stop your mail at the post office
- > Put a "no publicity" sticker on your mailbox
- > Have someone take in and set out your rubbish bins
- > Leave blinds partly open
- > Have lights turn on in rotation, using timers
- > Have someone open and shut blinds, or use electric blinds on a timer
- > Barricade doors from inside
- > Shut and lock all interior doors
- > Place breakables on windowsills
- > Turn off water
- > Set heating at frost protection level (5°)
- > Unplug all electrical plugs not being used in your absence
- > Empty and unplug fridge and freezer and wedge doors slightly open
- > Plug up all the drains
- > Plug up all cracks and gaps in garage and basement
- > Don't leave standing water around, inside or out
- > Don't leave food out
- > Unpack your clothes in hotel rooms and wrap closed suitcase in plastic
- > Wash all clothes at 60° and up as soon as you return
- > Inform the local police of your absence
- > Inform the commune of your absence
- > Get cancellation insurance
- > Get additional medical coverage
- > Relax and enjoy your holiday!

"A LOT OF PEOPLE DON'T KNOW ABOUT IT, BUT IT'S A GOOD IDEA."

she says. And remember that it isn't just the US that has higher health costs—many EU countries and Switzerland do too. Add in another plug: it covers repatriation if you need to be brought back to Luxembourg for medical care—and this 75 cents a day seems very well spent.

And, of course, having home insurance will lessen the blow if despite your efforts, your house is robbed or the pipes burst. You'll be covered for most emergencies, except for rats in the toilets or bugs in your bed. But relax. Once you hit the ski slopes or sink back into the jacuzzi, you'll stop worrying about things you can't control. Especially if you've done all you could to take care of the things you can control before you left. *Sofia Palanca*