

Household Emergencies

Handbook



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(A)

Ant Infestation

Ants are a lot more destructive than one might think. Not only do they attack fresh produce, but they can also start nesting in your walls and floors, causing structural damage to a building. Once this happens, they are notoriously difficult to get rid of and, as a result, you might have to call in an exterminator for assistance.

Food that is uncovered or left outside, as well as crumbs and food residue, attracts them, so be sure to properly store away all produce and to clean surfaces thoroughly after meals.

If you are currently struggling with an ant problem, try these solutions:

The Organic Method

This method won't kill them, but it will ward them off.

What You Need:	What You Do:
✓ 1x bottle of ground cloves	✓ Mix the ground cloves with the ground cinnamon.
✓ 1x bottle of ground cinnamon	✓ Sprinkle significant quantities where you notice ants entering the house.

The 'Death by Laundry Detergent' Method

Ants mistake laundry detergent for food. They will take it back to their nests and the colony will be exterminated.

What You Need:	What You Do:
✓ Laundry detergent (powder)	✓ Sprinkle some laundry detergent close to all doorways.



(B)

Bat Infestation

Seeing as bats tend to be disease carriers, they can cause serious health issues. If you have a bat infestation in your roof, attic or basement, it is advised that you have this problem handled by a professional.

Here, however, is a method which you can try in an effort to rid yourself of your pesky houseguests:

The 'Seal the Entrance' Method

Inspect your house from the outside and identify the bats' entry points. These will be little holes of a size of about 1.5 centimetres. Bats go out at night to feed, so wait for them to leave and then seal up the entry points.

What You Need:	What You Do:
✓ Polyfilla	✓ Mix the polyfilla and water according to the instructions on the box.
✓ Water	✓ Wait for the bats to leave and then fill up the holes with the mixture.
✓ Scraper blade	

Blackouts or Power Failures

Power outages, as we all know, are common in South Africa, and unless you have invested in a generator, there is nothing that you can do to restore power to your home.



One of the major concerns during prolonged blackouts is that the food in the fridge could go off. If this is a concern that you are currently facing, click [here](#) for a few tips on how to keep your produce fresh.

In order to ensure that you are better prepared for the next power failure, also consider putting together this power outage emergency kit and storing it safely in an easily accessible place:

What You Need:

- ✓ Torch
- ✓ Extra batteries
- ✓ Candles
- ✓ Lighter
- ✓ Gas bottle with stovetop attachment

Blocked Drain

If there is a bad smell in the air, or if you hear gurgling noises coming from the plug hole every time you use another tap in the house, then you are sitting with a blocked drain.

If you want to unblock a drain, you will need to [buy](#) or [hire](#) a drain rod. Remember to put on some gloves before attempting this.

What You Need:

- ✓ Drain rod
- ✓ Connected hosepipe or large container of water

What You Do:

- ✓ Remove the drain cover.
- ✓ Insert the drain rod. Twist and turn it until the blockage is dislodged.
- ✓ Take your garden hose or a large container of water and flush the drain (this will get rid of any remaining debris).



Blocked Pipe

How do you know whether a pipe is blocked (as opposed to the drain)?

There are three relatively easy ways in which to unclog pipes. However, before you attempt any of the methods suggested below, first make sure that your problem is, in fact, a blocked pipe and not a blocked drain.

If the pipe is indeed blocked and you are not a fan of using chemical cleaners, then give one of the following methods a try:

The 'Baking Soda and Vinegar' Method

What You Need:	What You Do:
✓ ½ Cup of baking soda	✓ Take the baking soda and pour it down the plug hole.
✓ 1 Cup of vinegar	✓ Then take the vinegar and <i>slowly</i> pour it down the plug hole.
✓ 1 boiled kettle of hot water	✓ After a couple of minutes, flush the pipe by pouring down some hot water.

The 'Plunger' Method

What You Need:	What You Do:
✓ A Plunger	✓ Take the plunger and place the rubber cup securely over the plug hole.
	✓ Fill the basin with enough water to cover the cup of the plunger.
	✓ Slowly pump the plunger in an up and down motion 4 to 5 times.
	✓ Repeat if necessary.



The ‘Clean the Pipes’ Method (for sinks and washbasins)

What You Need:	What You Do:
✓ A bucket	✓ The drainage pipe or u-bend trap (as it is also called) can be found underneath sinks and washbasins.
✓ An adjustable wrench	✓ Position the bucket underneath the pipe.
✓ A piece of wire	✓ Using the wrench, unscrew the retaining caps on the pipe.
✓ Dishwashing liquid	✓ Pull the pipe free and empty the water into the bucket.
✓ Warm water	✓ Using the piece of wire, push out the debris stuck in the pipe.
	✓ Flush out the pipe with the dishwashing liquid and warm water.
	✓ Reattach the pipe.

Blocked Toilet

There are five methods for unclogging toilets that do not involve a plunger. If you want to use a plunger, however, make sure that you are using the correct plunger.

On the left is a normal plunger, used for basins and baths, and on the right is a toilet plunger:





If you do not have a toilet plunger, rather try one of these methods:

The 'Dishwashing Liquid and Hot Water' Method

What You Need:	What You Do:
✓ Dishwashing liquid	✓ Squirt a generous amount of dishwashing liquid into the bowl.
✓ 1 Boiled kettle of hot water	✓ Pour the hot water into the bowl.
	✓ Wait a few minutes and then flush.

The 'Wire Coat Hanger' Method

What You Need:	What You Do:
✓ A wire coat hanger	✓ Unravel the wire coat hanger.
✓ A piece of cloth	✓ Wind a piece of cloth around one end and secure it until you have a padded knot.
	✓ Lower the hanger into the bowl and push the padded end into the drain.
	✓ Push and twist until the clog is cleared.

The 'Baking Soda and Vinegar' Method

What You Need:	What You Do:
✓ 1 Cup of baking soda	✓ Take the baking soda and pour it into the bowl.
✓ 1 Cup of vinegar	✓ Add the vinegar to the bowl.
✓ 1 Boiled kettle of hot water	✓ After a couple of minutes, pour the hot water into the bowl and flush.



The 'Toilet Bomb' Method

What You Need:	What You Do:
✓ 2 Cups of baking soda	✓ Mix the baking soda with the Epsom Salts.
✓ ¼ Cup of Epsom Salts	✓ Slowly add the dishwashing liquid (one tablespoon at a time).
✓ 9 Tbsp. of dishwashing liquid	✓ Pour into the cupcake liners and allow to dry overnight.
✓ Cupcake liners	✓ The next day, pop one bomb out of its liner and drop into the bowl.
✓ 4 Cups of water per bomb	✓ Add four cups of water.
	✓ Wait 2 hours and then flush.
	✓ Repeat if necessary.

The 'Vacuum' Method

What You Need:	What You Do:
✓ Wet/Dry vacuum cleaner	✓ Lower the hose of the vacuum cleaner into the bowl and push the hose into the drain.
✓ Old towel	✓ Using an old towel, seal off the area surrounding the hose.
	✓ Start the vacuum. The suction should suck out the clog.



Broken Door Lock

Door locks are intricate mechanisms, so sooner or later something is bound to go wrong. However, before you call the locksmith, try these tips:

If the key won't turn

What You Need:	What You Do:
✓ Graphite powder <i>or</i> a pencil and some sandpaper	✓ If you don't have graphite powder, you can make your own by lightly rubbing a pencil over a piece of sandpaper.
	✓ Put some graphite powder into the keyhole or onto the key.
	✓ Insert the key and keep on turning it back and forth until the lock opens.

If you can see the hinges and the pin protrudes from the top knuckle:

What You Need:	What You Do:
✓ Flat-head screwdriver	✓ Use the flat-head screwdriver and insert it between the pin and the knuckle.
	✓ Knock the handle of the screwdriver downwards to release the pin.

If you can see the hinges and the pin is visible, but does not protrude from the top knuckle:

What You Need:	What You Do:
✓ Thin star screwdriver	✓ Insert a thin star screwdriver into the bottom knuckle.
✓ Hammer	✓ Knock out the pin using a hammer.

[If your key has broken off in the lock](#)



If you have a household emergency and are a MiWay MiHome Stuff or MiPlace insurance policyholder, [contact MiHelp](#). MiHelp Emergency Assistance is free if noted on your Coversheet (up to an annual limit). Click [here](#) to find out more about MiHelp.

Broken Fridge

If your fridge has broken, or is off due to a power failure, you are probably panicking about the food getting spoiled. Call the repair man as soon as possible and follow these steps to prevent your produce from going off:

What You Need:	What You Do:
✓ Large cooler box	✓ Open the fridge and freezer as little as possible. Food can be kept cold in a fridge for up to 4 hours if you don't open it.
✓ Lots of ice	✓ When your freezer starts to defrost, pack your frozen goods into the cooler and cover with ice.
	✓ Remember to use your frozen foods first. Start with the meat that is defrosting (as this is in the biggest danger of going off) and leave the vegetables and other food products for last.

Broken Key in Lock

It happens to the best of us! Before you call a locksmith, who will charge you a hefty fee, try one of these methods:

The 'Two Pieces of Stiff Wire or Two Hacksaw Blades' Method

What You Need:	What You Do:
✓ 2 pieces of stiff wire or 2 hacksaw blades	✓ Take the two pieces of stiff wire, or two hacksaw blades, and place one on each side of the broken key.
	✓ Apply pressure and pull the key out.



The 'Jigsaw Blade and Lubricant' Method

What You Need:	What You Do:
✓ Spray lubricant	✓ Spray some lubricant into the lock.
✓ Jigsaw blade	✓ Take the jigsaw blade and hold it so that the teeth are pointing upwards.
✓ Pair of plyers	✓ Take the pair of plyers and snap off the front piece of the jigsaw blade that you use to connect the blade to the saw (you want the teeth right at the beginning of the blade).
✓ Pair of tweezers	✓ Insert the blade (teeth upwards) into the lock (on the right side of the key).
	✓ Slowly pull the blade out and the key should follow with it.
	✓ Once the key protrudes, pull it out with the pair of tweezers.

If none of these methods worked, and if you have a MiWay MiHome Stuff or MiPlace insurance policy, [contact MiHelp, MiWay's Emergency Household Assistance service](#)

Note: If you don't have a spare set of keys, just take the broken-off key to the locksmith to be duplicated.

Broken Window

If calling the repairman or fixing the window yourself is not an option, make use of these quick fixes in the meantime:



For Cracks:

This method will prevent the crack from spreading:

What You Need:	What You Do:
✓ Masking tape	✓ Cover the crack with masking tape on both sides.

For Little Holes:

What You Need:	What You Do:
✓ Clear nail polish	✓ Slowly fill the hole with clear nail polish.
	✓ Start off with a single dab and wait until dry.
	✓ Add a bit more.
	✓ Repeat until the filling is level with the window surface.

For Larger Holes or Completely Broken Windows:

What You Need:	What You Do:
✓ Masking tape	✓ Take the piece of cardboard or a piece of refuse bag and tape it over the broken window.
✓ A piece of cardboard or a piece of refuse bag (the size of the broken window)	



Burglary

If you have just arrived at home and realise that you've been burgled, **call the police and do not, under any circumstances, enter your house.**

If you are in the house when you discover that you've been robbed:

What You Need To Do:

- ✓ Call the police.
- ✓ Do not touch anything before they arrive (or you might destroy evidence).
- ✓ Do a walkabout with the police and make notes on what was stolen and how much the stolen items are worth.
- ✓ File a report with the police and ensure that you get a case number.
- ✓ [Call your insurance provider](#) and give them the details of the break-in.
- ✓ Start with the clean-up.
- ✓ Consider improving your security measures.

Burst Geyser

Not only is a burst geyser a costly affair in itself, but it can become an even costlier one if you don't get the water leakage under control quickly.



What You Need To Do:

- ✓ Locate the water supply tap and close it (the tap will be on the outside of the house, close to the water pipes that lead to the kitchen or bathroom).
- ✓ Cut the power supply to the geyser (on your circuit board there will be a switch that reads 'geyser').
- ✓ Open up all of the hot water taps in your house to take pressure off of the geyser and to decrease the leakage.
- ✓ Call a plumber or [MiHelp, MiWay's Emergency Household Assistance](#).
- ✓ Save what you can and start mopping up the water.
- ✓ [Call your insurance provider](#) and give them the details.

Burst Showerhead

This emergency does not necessarily require a plumber. You can easily fix the problem yourself:

What You Need:	What You Do:
✓ Adjustable wrench	✓ Close the shower taps tightly.
✓ New showerhead	✓ Locate the water supply tap and close it (the tap will be on the outside of the house, close to the water pipes that lead to the kitchen or bathroom).
	✓ Remove the burst showerhead with the wrench.
	✓ Take the showerhead to the hardware store to ensure that you find a replacement that'll fit.
	✓ Install the new showerhead and turn the water supply back on.

For further assistance, contact a plumber.



Burst Tap

You could call a plumber or you could fix this yourself. Either way:

What You Do:

- ✓ Locate the water supply tap and close it (this tap will be on the outside of the house, close to the water pipes that lead to the kitchen or bathroom).

If you opt to DIY:

What You Need:	What You Do:
✓ Adjustable wrench	✓ Remove the tap with a wrench.
✓ New tap	✓ Take the tap to the hardware store to ensure that you find a replacement that'll fit.
	✓ Install the new tap and turn the water supply back on.



(C)

Clogged Showerhead

There is nothing quite like a clogged showerhead to ruin your shower routine. This DIY tip requires a bit of time, but is sure to work wonders:

What You Need:	What You Do:
✓ Adjustable wrench	✓ Locate the water supply tap and close it (the tap will be on the outside of the house, close to the water pipes that lead to the kitchen or bathroom).
✓ Large Ziploc Bag	✓ Remove the showerhead with the adjustable wrench.
✓ White vinegar	✓ Fill the large Ziploc bag about halfway with white vinegar.
✓ Warm water	✓ Place the showerhead in the bag and seal it.
	✓ Leave the showerhead in the bag overnight (about 8 hours).
	✓ Remove the showerhead from the bag and rinse with warm water.
	✓ Reattach the showerhead and turn on the water supply tap.

Cockroach Infestation

Cockroach infestations usually occur when food is not stored away and eating areas are not properly cleaned. Unless better habits are implemented, cockroaches will return time and time again.



Here is a homemade remedy to solve your cockroach problem:

What You Need:	What You Do:
✓ Boric acid	✓ Mix one part boric acid, 2 parts flour and 1 part cocoa powder.
✓ Flour	✓ Sprinkle this mixture under the stove and refrigerator, and behind cupboards.
✓ Cocoa powder	✓ Repeat twice, leaving two week intervals between each cycle.



(D)

Damp and Mould

Excess moisture causes damp and mould, so it is a good idea to first identify the source of the problem and fix it before tackling your damp and mould problem. This will ensure that the problem doesn't return.

Excess moisture can be caused by a variety of things:

- Showering, cooking and drying clothes indoors can result in excess moisture, and if rooms are not properly ventilated after such activities, damp and mould will develop over time.
- [Leaking pipes](#) can also be a cause.
- As can [leaking roofs](#).

How to remove mould

What You Need:	What You Do:
✓ A Bucket	✓ Fill the bucket with dishwashing liquid and water.
✓ Dishwashing liquid	✓ Dip a rag into the mixture and wipe the mould off of the walls and ceiling. Do not just lightly brush over the affected areas as this could release spores. Use a strong wiping motion.
✓ Water	✓ Afterwards, go over the treated areas with a dry rag to remove moisture.
✓ 2 Rags	✓ Throw the rags away.
	✓ Also thoroughly clean the entire room afterwards.

NB: If any clothes, soft toys or furniture coverings are affected by mould, have them professionally dry-cleaned.



(E)

Electrical Fire

Electrical fires spread quickly and require special measures to be extinguished. Before you attempt extinguishing the fire, be sure to switch off the power supply to your home. **Locate the circuit board and flick down the main switch.**

If the fire persists and you do not have a [Class C Fire Extinguisher](#) on hand, try one of the following methods:

What You Need:	What You Do:
✓ Baking soda or a fireproof Blanket	✓ Cover the fire with baking soda or a fireproof blanket.

NB: Under no circumstances use water! Water acts as a conductor and you could electrocute yourself. If anybody was injured, refer to the [First Aid Infographic](#) and call: **10177.**

If you are unable to extinguish the fire using the above methods:

What You Do:
✓ Exit the house immediately.
✓ Contact the fire department. Tel: 10177

NB: After the fire has been extinguished, be sure to have an electrician inspect the electrical wiring and circuits in your home before turning the power back on. Also, do not forget to call your insurance provider and report the incident.



(F)

Fire

If it is an electrical fire, do not use water to put it out - and click [here](#) for further instructions.

If the fire is not electrical and relatively small, you can attempt to extinguish it yourself. **If you have a fire extinguisher, use it.** If you don't, use any of the following:

What You Need:

- ✓ Water
- ✓ A fire blanket
- ✓ Sand
- ✓ Baking soda

If it is a big fire that cannot be brought under control by the above methods: **Get yourself and your family to safety! Exit the house as quickly as possible!**

While exiting, this is....

What You Do:

- ✓ Exit through doors where you don't see smoke rising from underneath. Smoke means that there is possibly fire behind the door. Rather use a window.
- ✓ Protect yourself from smoke inhalation. If there is a lot of smoke, cover your nose and mouth and crawl out of the house.
- ✓ If your clothes catch fire: Stop, drop and roll.
- ✓ If you cannot get out of your house: Find a safe room, close all doors and cover all cracks and vents with clothes or towels. Call the fire department: Tel: 10177



If anybody was injured, refer to the [First Aid Infographic](#) and call: 10177.

Flood

Floods are not uncommon in South Africa and during the floods in March of 2014 (in the northern and eastern parts) at least 32 people died. If you live in a high-risk flood area, stay tuned to the weather service during the rainy season to ensure your safety and the safety of your family.

If you are in your house and you are caught in a flood, this is...

What You Do:

- ✓ If safe to do so, find the circuit board and turn off the main switch.
- ✓ Get to higher ground, like your roof.
- ✓ Do not climb onto anything that isn't fastened to the ground and could potentially float.

Here is some advice on how to deal with the aftermath of a flood:

What You Do:

- ✓ Check for structural damage to your home before entering it.
- ✓ Get your belongings to dry ground to prevent damp and mould.
- ✓ Make a list of all lost and damaged property and also note the value of each item.
- ✓ [Contact your insurance provider.](#)

If anybody was injured, make use of the [First Aid Infographic](#) and call: **10177**.



Fly Infestation

Many of us find ourselves pestered by hordes of flies, especially during the warmer months of the year. Unfortunately, flies are disease-carrying insects whose bodily fluids can also cause damage to furniture coverings, so getting rid of them is an absolute necessity.

Here is a homemade flytrap that works:

What You Need:	What You Do:
✓ 2L Soft drink bottle (without lid)	✓ Take the bottle and (using the scissors) cut off the top (about 10 cm from the opening).
✓ Pair of scissors	✓ Invert the top piece and push it into the bottom piece.
✓ Duct tape	✓ Use the duct tape to tape the two pieces together.
✓ Sugar	✓ In a pot, heat up a mixture of equal parts sugar and water until the sugar has dissolved.
✓ Water	✓ Fill the bottle with this mixture, but leave a 3 cm gap between the fluid and the opening of the container.
	✓ Put a couple of these flytraps in your garden, close to your windows.



(G)

Gas Leak

Gas has a very distinctive smell that can be compared to that of rotten eggs. If you suspect that you have a leak:

What You Do:

- ✓ Do not turn on the lights! You could spark an explosion.
- ✓ Make sure all gas-run appliances are switched off.
- ✓ Open the doors and windows to ventilate the house.
- ✓ Contact a professional to fix the problem.

NB: If you see sparks, exit the house immediately and call the **fire department: 10177**. If anybody was injured, refer to the [First Aid Infographic](#) and call: **10177**.



(H)

Hail

Needless to say, hail can cause major damage, so it helps to be prepared. Before we look at how to prepare for a hailstorm, however, let us first look at some safety precautions to keep in mind when you are caught in a hailstorm:

What You Do:

- ✓ Take shelter inside the house.
- ✓ Close all doors and windows.
- ✓ Make sure that everyone is accounted for.

How to prepare for a hailstorm

What You Do:

- ✓ Move your cars and all outside furniture under cover.
- ✓ Inspect the roof of your house and fix all defects no matter how minor.
- ✓ If you have a chimney, close it up.
- ✓ Trim your trees: Cut down all branches close to windows, doors and roofs.
- ✓ Make sure that there are no obstructions in your gutters and drainpipes.
- ✓ Close all windows and doors.

If any of your property was damaged during the hailstorm, be sure to contact your [insurance provider](#). Remember that MiWay allows you to [fill](#) in your claim online.



(L)

Leaking Tap

If you notice that your tap is leaking, you'll, in all likelihood, need a new rubber washer. This rubber ring is located in the tap(s) that accompany the unit.

This is how you replace the rubber washer:

What You Need:	What You Do:
✓ An adjustable wrench	✓ Turn off the main water supply.
✓ A rubber washer	✓ Using the wrench, remove the tap. If you have two taps, take the one apart that is causing the leakage. A good way in which to determine this is to feel the temperature of the water that is dripping from the tap. If it is hot, it is the hot tap. If it is cold, it is the cold tap.
	✓ Locate the washer. What you are looking for is a round rubber ring with a hole in it. You'll find it right at the back of the tap, where the tap connects to the wall or basin.
	✓ Remove the washer and take it to the hardware store to ensure you get the correct replacement.
	✓ Insert the new washer.
	✓ Reconnect the tap to the wall and turn on the main water supply.

If your taps are still leaking, call a plumber or contact [MiWay, who may be able to refer you to their approved service providers.](#)



Leaking Pipes

Locating a leak is not an easy exercise, so you might want to call a plumber to assist you in fixing this problem.

If, however, you have located the leak and you do not want to replace the pipe and are determined to fix the leak yourself, follow these steps:

What You Need:	What You Do:
✓ Epoxy glue	✓ Shut off the main water supply.
✓ A piece of soft rubber tubing	✓ Put some epoxy on the affected area.
✓ 2 Ring clamps	✓ Cover the leak with a piece of rubber tubing.
✓ A flat-head screwdriver	✓ Hold the rubber tubing in place with two ring clamps. Put the ring clamps on and tighten them with the screwdriver.
✓ Water-resistant tape	✓ Allow to set for an hour.
	✓ For added protection, cover the rubber tubing and clamps with water-resistant tape.
	✓ Turn the water back on.

If your taps are still leaking, call a plumber or contact [MiWay, who may be able to refer you to their approved service providers.](#)



If you want to replace the pipe, this is what you do:

What You Need:	What You Do:
✓ Measuring tape	✓ Measure out the piece of pipe that you need to replace.
✓ Piece of pipe	✓ Go to the hardware store and buy the piece of pipe, plus two joining pieces.
✓ 2 Joining pieces	✓ Shut off the main water supply.
✓ Metal saw	✓ Cut out the damaged piece of pipe with a metal saw.
✓ Sandpaper	✓ Use some sandpaper to smooth the ends.
	✓ Fit the joining pieces to the new piece of pipe and then fit it to where the damaged piece of pipe was.
	✓ For added protection, cover the joining pieces with water-resistant tape.

Leaking Roof

If it is rainy season and the professional whom you hired can only attend to your leaking roof problem in a few days' time, make use of the following tips to prevent any further water damage:

For small to large leaks:

What You Need:	What You Do:
✓ Tape measure	✓ Measure the section of the roof where the leak is in from edge to peak.
✓ A piece of heavy polyethylene sheeting (at least 6 mm thick)	✓ Take these measurements to the hardware store to get the correct size of polyethylene sheeting.
✓ Bricks	✓ Cover the section that the leak is in with the sheeting.
	✓ Secure the sheeting with rows of bricks.



If a single loose shingle is the problem:

What You Need:	What You Do:
✓ A piece of sheet metal (slightly larger than the shingle)	✓ Insert the piece of sheet metal under the shingle.

Leaking Showerhead

If your showerhead is dripping, don't make the mistake of thinking that you need a new showerhead. What you need, in all likelihood, is a new rubber washer, which is located in the tap (or one of the taps) of the shower, not the showerhead.

This is how you replace it:

What You Need:	What You Do:
✓ An adjustable wrench	✓ Turn off the main water supply.
✓ A rubber washer	✓ Use the wrench to loosen and remove the tap that is causing the leakage. A good way in which to determine this is to feel the temperature of the water that is dripping from the showerhead. If it is hot, it is the hot tap. If it is cold, it is the cold tap.
	✓ Locate the washer. What you are looking for is a round rubber ring with a hole in it. You'll find it right at the back of the tap, where the tap connects to the wall.
	✓ Remove the washer and take it to the hardware store with you to ensure that you get the correct replacement.
	✓ Insert the new washer and reconnect the tap to the wall.
	✓ Turn on the main water supply.

If your showerhead is still leaking, call a plumber or call [MiWay who may be able to put you in touch with their approved service providers](#)



Leaking Toilet

A leaking toilet is usually the result of a worn out rubber washer.

This is how you replace it:

What You Need:	What You Do:
✓ An assistant	✓ Cut off the water supply to the toilet. You'll find the tap next to the toilet.
✓ Sponge	✓ Flush the toilet to get rid of the water in the tank.
✓ Locking plyers	✓ Use a sponge to get rid of the remaining water.
✓ Adjustable wrench	✓ In the tank, you'll find two bolts which you will need to loosen in order to disconnect the tank from the bowl. You will need an assistant to do this. Using a pair of locking plyers, grab one of the bolts in the tank and ask your assistant to hold the plyers.
✓ Rubber washer	✓ Using an adjustable wrench, loosen the corresponding screw which you'll find underneath the tank.
	✓ Next, unscrew the water supply line from the tank.
	✓ Lift the tank off of the bowl.
	✓ The rubber washer is the large rubber ring that is wedged between the tank and bowl.
	✓ Remove it, take it to the hardware store and get a replacement.
	✓ Reconnect the tank to the bowl.
	✓ Reconnect the water supply line and turn on the water.

If your toilet is still leaking, call a plumber.

Tip: Try to find a recommended service provider in your local community's Facebook or Whatsapp group.



Locked out of the House

Being locked out of the house for whatever reason is a very frustrating experience. Determining the reason, however, is the first step to finding the right solution.

For Broken Locks and Keys:

If a [broken lock](#) or a [broken key](#) are to blame, follow the links.

If the Key or Release Lock is on Other Side of the Door

If your key is on the inside of the door, or there is a release lock on the inside of the door, and you have left a window close to the door open, reach through the window and see if you can't open the door this way. If the window is too far away from the door for you to reach...

What You Need:	What You Do:
✓ A wire coat hanger	✓ Go to a friendly neighbour and ask for a wire coat hanger.
	✓ Bend it into a rod with a hook.
	✓ Try fishing for the key or release the lock this way.

For Spring Bolt Locks:

If a [broken lock](#) or a [broken key](#) are to blame, follow the links.

What You Need:	What You Do:
✓ A cheap but sturdy plastic card	✓ Take the plastic card and wedge it between the door and the frame, just above the lock.
	✓ Pull it down onto the lock and keep on pushing down while turning the handle. This should open the door.



If none of these methods work, call a locksmith or [MiWay Emergency Household Assistance](#).



(M)

Mice and Rat Infestations

Serious rodent infestations are best left to professionals; and it is advised that you don't wait too long to get this problem sorted out. Rats and mice are disease carriers that will not only eat you out of house and home, but that will also cause structural damage to your house once they make it their home.

If you have come across the odd rat or mouse here and there, and if you are not keen on the idea of mousetraps, poison or getting a pet cat, then try one of these methods:

The 'Peppermint Cotton Ball' Method

Rats and mice hate the smell of peppermint and that's why this method works:

What You Need:	What You Do:
✓ Peppermint oil	✓ Take a handful of cotton balls and add 20-30 drops of peppermint oil to each.
✓ Cotton balls	✓ Place the cotton balls strategically around the house.
	✓ When the smell of peppermint in your house fades, add more drops to the cotton.



The ‘Natural Mouse Spray’ Method

Rats and mice are irritated and deterred by the smell of chillies, so this method is fool-proof:

What You Need:	What You Do:
✓ 3 Chillies	✓ Chop up the Chillies and 2 Tbsp. of Hot Chilli Flakes in the food processor.
✓ 2 Tbsp. hot chilli flakes	✓ Put this blend into a bucket and pour a kettle of boiling water over the mixture.
✓ Food processor	✓ Cover and allow to stand for 24 hours.
✓ A kettle of boiling water	✓ Sieve the mixture to remove the chilli pepper pulp.
✓ Sieve	✓ Pour into a spray bottle.
✓ A bucket	✓ Spray strategically inside and outside of your home.

Mosquito Infestation

Few pests are more irritating than mosquitos. The noise that they make, and the itchy bites which they cause, have kept many of us up at night. There are many poisons on the market that work, but many of these are detrimental to your health. Rather try this solution:

What You Need:	What You Do:
✓ 2L Soft Drink Bottle (without lid)	✓ Take the soft drink bottle and cut off the top (about 10cm from the opening).
✓ A Pair of Scissors	✓ Invert the top piece and push it into the bottom piece.
✓ Duct Tape	✓ Tape the two pieces together.
✓ Sugar	✓ In a pot, heat up a mixture of equal parts sugar and water, until the sugar has dissolved.
✓ Water	✓ Fill the bottle with this mixture, but leave a 3 cm gap between the fluid and the container opening.
✓ 1 tsp. of Yeast	✓ Add a teaspoon of yeast.
	✓ Put a couple of these in your garden, close to your windows.



Mosquitos are also deterred by the smell of citronella. Consider investing in citronella candles or get some citronella oil and apply it to yourself to ensure a mosquito-free night.

Mould

See [Damp and Mould](#).

Mud Slides

Mud slides can be fatal, so it helps to be aware of the signs of an approaching mud slide:

- The water level of a stream rising and the water turning muddy.
- The noise of trees cracking or heavy objects being knocked together.
- Steady streams of debris in the street.

If you notice any of these signs, evacuate your home immediately. Also call the **police (tel: 10111)** or the **fire department (tel: 10177)** if you need any assistance.

If anybody was injured, refer to the [First Aid Infographic](#) and call: 10177.



Preparing for a possible mud slide:

Set up and practice an evacuation plan for you and your family and put together an emergency kit:

What You Need:

- ✓ A three day water supply for you and every member of your family (about 4l of water per person, per day).
- ✓ Enough non-perishable food for three days.
- ✓ Flashlight
- ✓ Extra batteries
- ✓ First aid kit
- ✓ Multi-purpose tool
- ✓ Copies of all personal documents (medical information, proof of address, deed/lease of your property, passports, birth certificates, insurance policies).
- ✓ Cell phone with chargers
- ✓ Family and emergency contact information.
- ✓ Cash



(R)

Rat Infestations

See [Mice and Rat Infestation](#).



(T)

Thunder Storm

Electrical storms can be fatal and damage sensitive electrical equipment. If you find yourself caught in an electrical storm, this is...

What You Do:

- ✓ Stay inside the house.
- ✓ Keep your doors and windows closed.
- ✓ Stay away from water. Do not take a shower, bath or even wash your hands.
- ✓ Do not operate electrical equipment or corded phones.
- ✓ Unplug all sensitive electronic equipment.

If any electrical equipment short circuits and catches fire, click [here](#). If anybody was injured, refer to the [First Aid Infographic](#) and call: **10177**.



Please click on [The First Aid Infographic](#) below to access our online interactive version:





Expert Insights: A Household Insurance Expert

Answers all your Questions

Once you have clicked on the relevant question below, the answer will be presented to you in the form of a video.

1. [Why is Household Insurance important?](#)
2. [What do I need to qualify for Household Insurance?](#)
3. [What is covered by a Buildings Insurance policy?](#)
4. [If major building work has been done to my home, do I need to inform my insurer? And why?](#)
5. [What is the difference between Home Contents Insurance and All-risk Insurance?](#)
6. [Can I lower my insurance premium by increasing the security measures in and around my home?](#)
7. [Am I covered for accidents that might happen in my home?](#)
8. [If I make a claim, will my insurance premium be raised?](#)
9. [What is Household Emergency Assistance?](#)

What Did You Think?

We would love to hear your thoughts on this eBook. Connect with us on [Twitter](#), [Facebook](#) or [G+](#). We're also open to suggestions! If there is a subject relating to household insurance or first aid that you want to know more about, let us know. If we haven't written about it already, we sure will.