

Be a **Great Guest** and avoid **Costly Mistakes Abroad**

A short guide to living safely with your host family

Everyday habits from home don't always work the same way abroad. Small mistakes in bathrooms, kitchens or shared spaces can quickly cause serious damage – and serious costs.

This short guide shows you the most common accidents and how to avoid them.



BATHROOM SAFETY

● **The “just one minute” bathtub problem**

Running water can cause major flooding if left unattended.



What to do

- ✓ Never leave running water alone
- ✓ Stay in the room while the tub fills
- ✓ Use a timer if needed



Water damage caused by negligence may not be covered.

● **Shower curtains matter more than you think**

Water escaping the shower can damage floors and ceilings.



What to do

- ✓ Always pull the curtain inside the tub
- ✓ Check that the curtain reaches the floor
- ✓ Wipe up water on the floor immediately



Repeated water damage may lead to high repair costs.

PLUMBING & TOILET USE

● Toilets are not trash bins

Blocked pipes are among the most expensive household damages.



Never flush

- ✓ Wet wipes
- ✓ Paper towels
- ✓ Hygiene products
- ✓ Cotton pads, tampons, or similar items
- ✓ Food, oils, or any food waste



Plumbing damage caused by misuse may not be covered – and is often expensive.

Also watch our short video:
'Using toilets abroad - What you need to know'



*Available in English,
German and Spanish!*

LAUNDRY & CLEANING

● Washing machines need the right settings

Incorrect programs or overloading can cause leaks or damage.



What to do

- ✓ Ask your host how to use the machine
- ✓ Use the correct detergent amount
- ✓ Never force the door open



Water damage from washing machines can affect multiple floors.

KITCHEN SAFETY

● Ceramic stovetops are fragile

Ceran cooktops break easily and are expensive to replace.



What to do

- ✓ Don't drop pots or lids
- ✓ Never stand on the stove
- ✓ Handle heavy cookware carefully
- ✓ Never pour cold water on a hot stovetop



Broken stovetops are one of the most frequent damage claims.

● Microwaves are not foolproof

Wrong usage can damage the appliance or cause fire risk.



What to do

- ✓ Never use metal inside
- ✓ Don't run it empty
- ✓ If unsure, ask your host family.



Damage caused by improper use may not be covered by insurance.

● Cooking safety matters

Hot oil can cause fires and major kitchen damage.



What to do

- ✓ Never leave cooking unattended
- ✓ Never pour water on burning oil
- ✓ Turn off heat immediately if smoke appears



Kitchen fire damage can be extremely costly.

FLOORS & FURNITURE

● Shoes can damage floors

Some shoes scratch wood floors or leave marks.



What to do

- ✓ Ask if shoes are allowed indoors
- ✓ Avoid hard soles on wood floors
- ✓ Use slippers if provided



Floor replacement is one of the most expensive repairs in homes.

● Nail polish and remover stain permanently

Spilled cosmetics can ruin carpets and furniture.



What to do

- ✓ Use a table or the sink area
- ✓ Put paper underneath
- ✓ Never use remover on carpets



Cosmetic stains often require professional replacement of materials.

BORROWED ITEMS

● Borrowed doesn't always mean insured

Damage to borrowed items may not be covered by liability insurance.



What to do

- ✓ Ask before borrowing
- ✓ Treat items extra carefully
- ✓ Assume you are responsible



If unsure, check your policy before using borrowed equipment.

Stay Smart – Stay Safe

The examples in this guide show only some of the most common situations that can lead to damage while living abroad. They are not a complete list.

Before your trip, please take a moment to read your insurance policy carefully so you understand what is covered – and what is not.

In everyday life abroad, a little awareness goes a long way. Treat your host family's home and belongings with the same care you would show in your own home.

If you are unsure about how to use something, or whether something is allowed, simply ask. Your host family, program coordinators, and local contacts are there to support you and help you settle in safely.



Need help or unsure what's covered?

Your MyInsurance Account gives you access to:

- ✓ Policy Details and Insurance Conditions
- ✓ Claim Reporting
- ✓ Contact Details

Log in anytime to stay informed and prepared during your stay abroad:

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