



Winter protection for your home

During the winter months, a significant percentage of home insurance claims are the result of damage caused by severe weather; most notably through frozen or burst pipes, storms and falling trees.

FROZEN PIPES

Frozen and burst pipes can mean enormous inconvenience, with leaks also capable of causing extensive damage to your home and possessions. They can also be extremely messy to repair and require ceilings and floors to be replaced as well as time drying out the home. Some of the precautions below may help you avoid winter plumbing issues:

- **Insulate your water tank and any pipes located in unheated areas of the home** and exposed to freezing cold, such as the loft, roof spaces, unheated basements, outbuildings or garages. Pipes under kitchen sinks and near windows are also prone to freezing.
- **Leave your heating on while you are away from home.** Your pipes are more at risk if your house is unoccupied and unheated and frozen pipes are often the result of the central heating being switched off completely when a house is empty. During sustained periods of wintry conditions and frost, even leaving your heating at a minimum setting can help to prevent damage to your home.

- **Make sure you know where to locate the main stopcock**, if the event that you need to turn off your water supply in case of an emergency. The internal stop tap is often found under the kitchen sink, in the utility room, basement, ground floor bathroom or garage – most likely wherever the water pipe enters your home. Check that the main stopcock is working correctly on a regular basis. It should be easy to turn it off in an emergency, saving precious time. One idea is to put a tag on it, making the stopcock even easier to find

- **If your home is likely to be vacant for several days**, it may be a good idea to turn off the water with the stopcock. While this may not prevent frozen pipes, it will significantly reduce the damage to your home should a pipe freeze.

- **Arrange for someone to check the property** at least once a day during periods of extended absence. Make sure the person in question is aware of the location of the main stopcock.

- **On particularly cold days, open your loft trap door** to allow warm air from other parts of the house to circulate into the loft. You might also leave bathroom or kitchen cabinet doors open if they are adjacent to outside walls, so warmer room air can circulate around the pipes. (NB: be mindful of chemicals stored in such cabinets if you have small children or pets).

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WHAT TO DO IF YOU DISCOVER A FROZEN PIPE

A frozen pipe may burst when it starts to warm and thaw, at which point severe damage can be caused as water from the melting pours from the break. Therefore if you detect, or even suspect a frozen pipe, you should immediately contact your plumber.

If a pipe has burst,

- **Turn off the water at the mains stopcock** to limit the amount of water that can escape.
- **Open all cold water taps** and flush the toilet to drain the system. (NB: Don't turn on the hot taps as this may cause further problems.)
- **Switch off the central heating system** and any other water heating installations, such as boilers and immersion heaters, to avoid further damage or even an explosion.
- **Do what you can to protect or remove items** in the path of thawing water running from the burst.

MAINTENANCE TIPS

- In the event of water damage contact your broker as soon as possible or ring the Private Client Group 24 hour claims helpline on +44 (0)20 3319 8999 so that repairs can be effected without delay.

PERMANENT PREVENTION

For greater peace of mind you could consider an automatic water shut-off system designed to afford 24/7 protection by detecting leaks and minimising any damage by stopping the spread of leaking water before it can cause catastrophic damage to your home.

Please contact your broker for further information on these products and some special discounts are available to Private Client Group policyholders.

Simple maintenance measures can also reduce damage property damage during the winter period:

- **Have your heating system and boiler checked** by a licensed professional. Faulty heating equipment is among the leading causes of home fires during the winter months.
- **Call out a chimney sweep** to check your fireplaces and chimneys. An annual inspection is important as a clogged flue can harm you and your family due to the increased risk of fire, as well as the possibility of toxic carbon-monoxide gas poisoning.

- **Check all gutters and pipes** and have them cleaned out if necessary, as this may otherwise result in flooding.
- **Check the roof and replace any roof tiles** that are missing or damaged. Please ensure that the whole roof is watertight.
- **Make sure that trees are trimmed** and kept away from the house. This will help protect your drains and prevent damage from falling branches during storms.
- **Check that your smoke alarms** are in good working order. Batteries will need to be replaced twice a year, while the detectors themselves usually have a life span of about 10 years. Hard-wired smoke alarms also need to be replaced after a decade of use.
- **Check your fire extinguishers** and charge or replace these as necessary. We recommend keeping a small multi-purpose fire extinguisher and fire blanket within the kitchen and multi-purpose fire extinguishers on each floor of your home.

To learn more about our Risk Management Services, please contact your Business Development Manager.

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