

# NOTE TO POLICYHOLDERS BE WINTER READY



Dear Policyholder,

As winter approaches, it is inevitable that we will experience periods of sub-zero temperatures. During these times your property will be at risk from frozen pipes and subsequent damage caused by escaping water.

In February and March 2018 extreme cold weather known as the "Beast from the East", along with Storm Emma brought temperatures as low as -14C in some parts of the country and accounted for £193 million of domestic weather-related escape of water claims.

Escaping water can cause catastrophic damage to your home and to your precious belongings. The consequences can be personally devastating and cause significant inconvenience to you, the property owner.

There are a number of simple measures you can take to help prevent frozen pipes over the winter months such as:

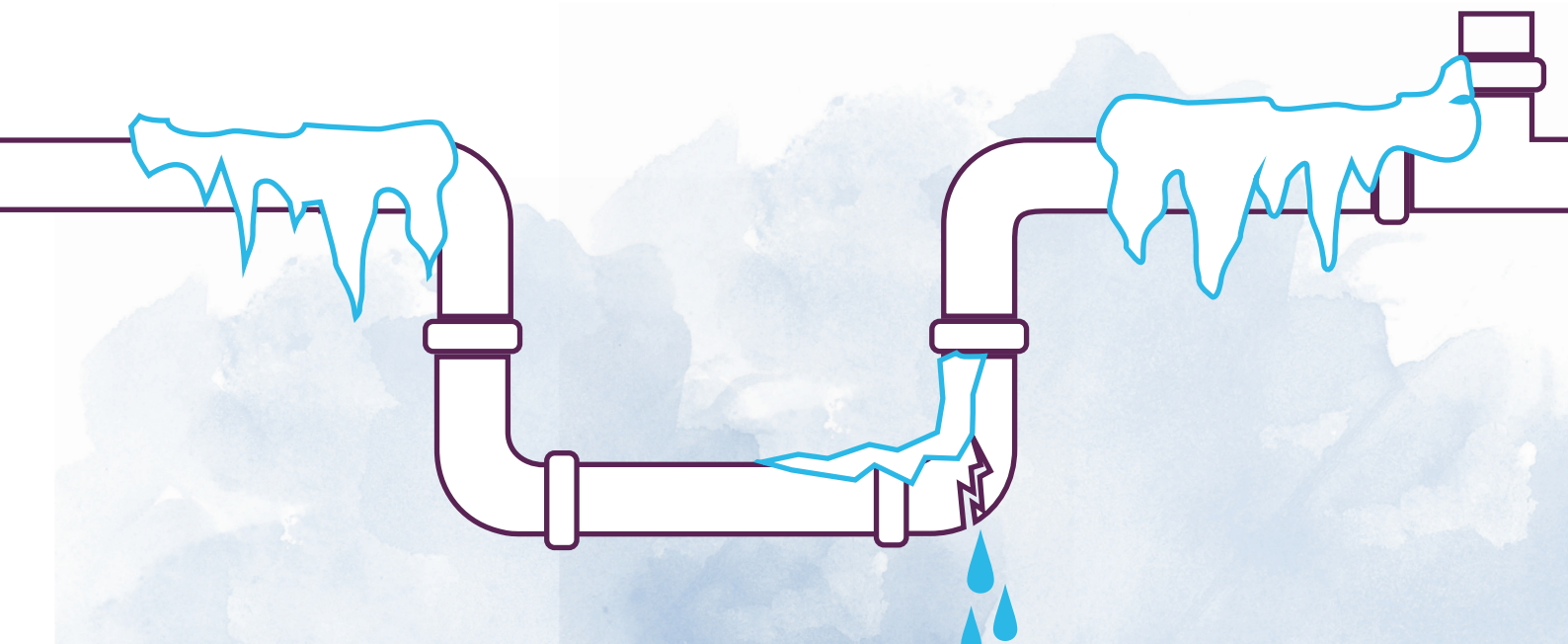
- Insulate water tanks and lag pipes
- Fix dripping taps
- Know where your home's internal stopcock is and make sure you can turn it off if necessary
- Check your boiler has been serviced.
- If you have tanks or pipes in the roof space, open the loft hatch to allow warm air to circulate.
- If you are away, even if only overnight, leave the heating on continuous on a lower heat setting and get a friend or neighbour to check the property regularly.
- If a property is going to be unoccupied for long periods, turn off the water at the stopcock and consider draining down the system so there is no water left in the pipes

Please see our infographic for useful hints and tips.

**Important:** - Your Insurance Policy contains conditions that will apply to you and your property whilst it is left without an occupant for a period of time. Take time to read your Policy Wording and any applicable endorsements to ensure that you are aware of your obligations to maintain full coverage.

If you have any questions or concerns, please contact your broker.

**DON'T LET IT BE YOU - BE WINTER READY - GET PREPARED**

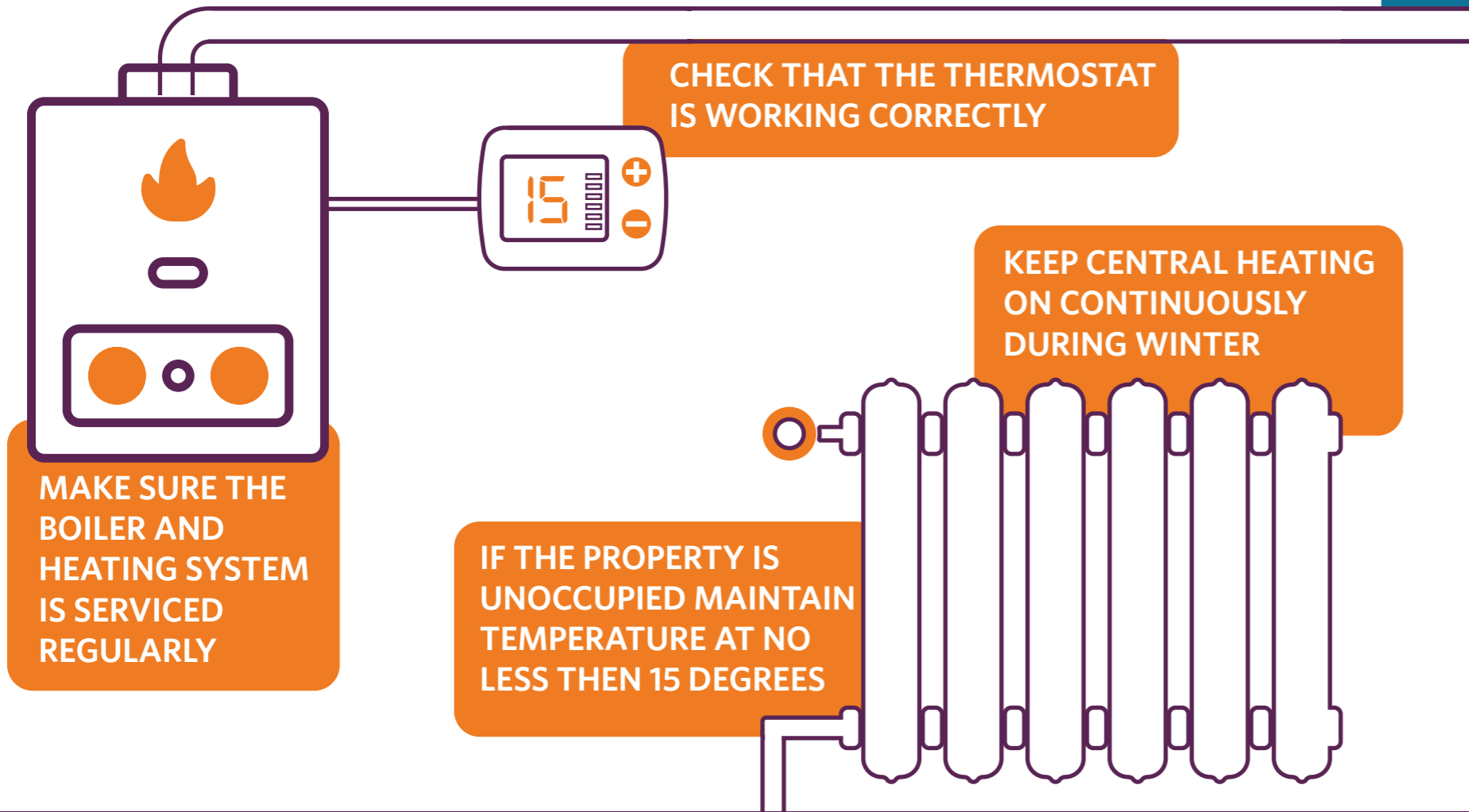


# PREVENT BURST PIPES THIS WINTER

The cost and inconvenience caused by burst pipes can be considerable, To avoid burst pipes and costly insurance claims there are several steps you can take.



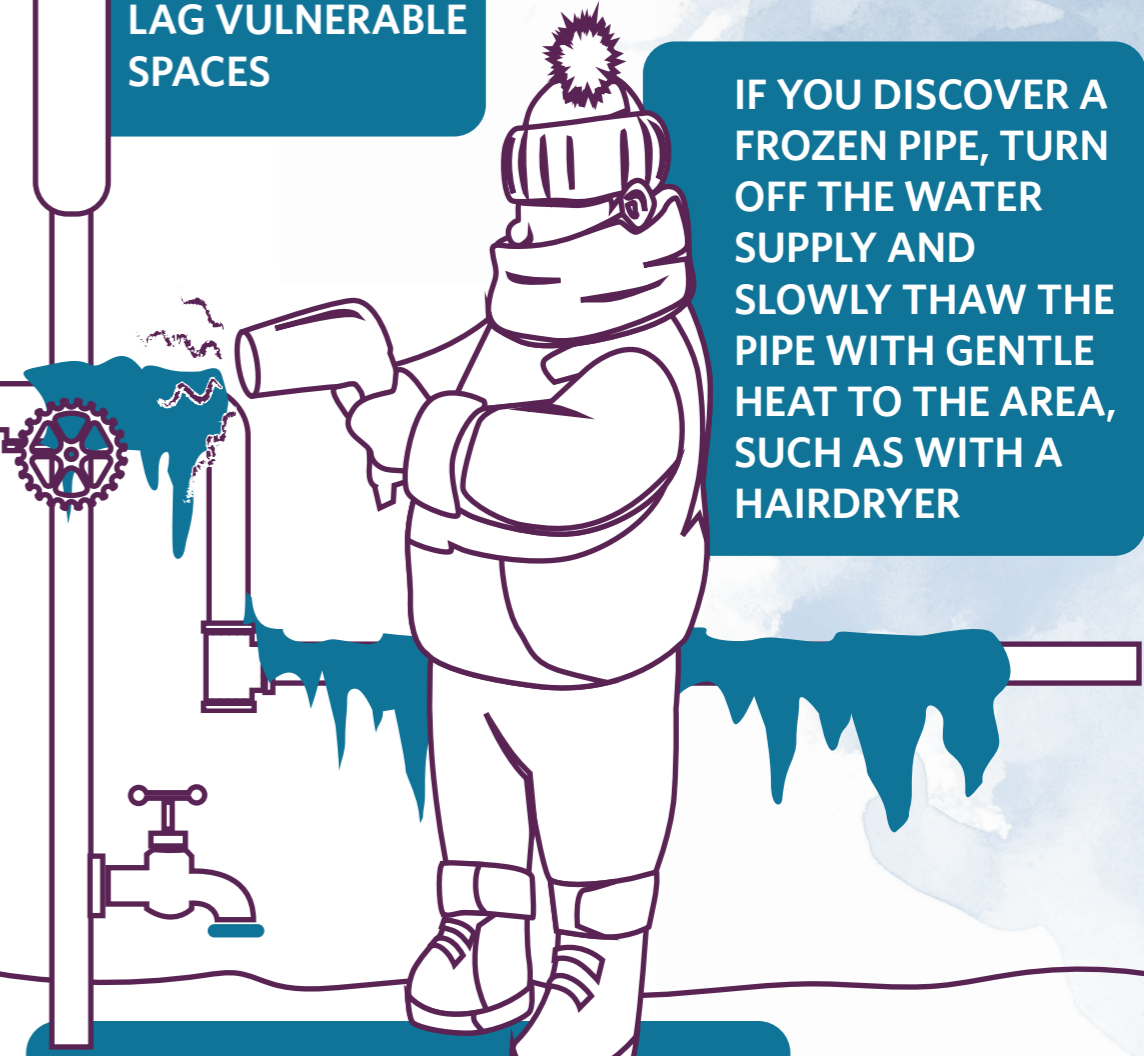
**IF YOUR PROPERTY IS UNOCCUPIED MAKE SURE INSPECTIONS OF THE PROPERTY ARE CARRIED OUT AT LEAST EVERY 7 DAYS**



**IF THE PROPERTY IS GOING TO BE UNOCCUPIED , THE BEST PREVENTION IS TO TURN OFF THE WATER SUPPLY AT THE MAINS AND DRAIN THE SYSTEM DOWN**

**CHECK THE INSULATION ON YOUR PIPES AND LAG VULNERABLE SPACES**

**IF YOU DISCOVER A FROZEN PIPE, TURN OFF THE WATER SUPPLY AND SLOWLY THAW THE PIPE WITH GENTLE HEAT TO THE AREA, SUCH AS WITH A HAIRDRYER**



**MAKE SURE ANY EXTERNAL TAPS ARE TURNED OFF AND DISCONNECT ANY HOSES**

## HOW TO STOP A BURST PIPE

If a pipe does burst, the most important thing to do is to turn off your water to prevent further damage.

Turn off the water supply at the stopcock, open taps in the property to safely release water from the system to drains, and try to catch any excess water in a bucket or other container. Do not use any electrics if you believe these may have been affected by the escaping water. You will need to get the electrics checked by a qualified and competent electrician for safety reasons.

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