

Watch out for Winter



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In the event of cold weather it is important to be prepared.....

This leaflet highlights some of the important points to help plan ahead and reduce the risks to you and your property.



Did you know that:

- Escape of water claims rose to £755 million in 2008 (*Source: Datamonitor*)

Even though we have experienced relatively mild winters over the past few years, we are seeing an increased number of burst pipe claims, although not all of these occur during the winter months and can relate to failure of pipe joints in heating, baths, showers or kitchen appliances. There are some simple steps you can take to help you avoid this unpleasant experience.

Make sure you are prepared for Winter by following these simple steps:

- Make sure that exposed water pipes and tanks in the loft are properly insulated. Do not insulate underneath water tanks so that the warmth from below will help to prevent the water from freezing.
- Leave your heating on constant i.e. 24 hours per day, during severe freezing temperatures.
- Inspect your cold water tank regularly and, if it is metal, make sure it is not corroding.
- Know where your main stop valve is located and make sure you can turn it on/off with ease. It's also a good idea to label it so that all the household are fully aware of its location in an emergency situation.
- Repair dripping taps. It's usually just a washer that's needed.
- A constantly dripping overflow pipe is a sure sign that your system requires some maintenance.
- If, during freezing conditions, the heating fails or makes loud banging noises, this could indicate that a pipe is freezing. Turn off the boiler and call a plumber immediately or, if you have Home Emergency cover under your policy, call the 24 hour Home Emergency Helpline listed at the front of your policy for assistance.



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- Regularly check the condition of flexible hoses to plumbed-in domestic appliances.
- Make sure your entire heating system is checked throughout on a regular basis – not just your boiler.
- Consider the installation of frost-stats.
- Consider also, the installation of a leak prevention and detection system (*see over*)

When you leave your home unoccupied:

- If you plan to go away, no matter how short a period, leave your heating on – constantly if a cold spell is predicted. Also check if any unoccupancy conditions will apply to your policy.
- Do isolate the domestic water supply if your home is to be left for a long period.
- Leave the loft hatch open to allow warm air to circulate into the loft space.
- Even if you leave your home for longer than one day, ask a neighbour or relative to check the house regularly so that any problems can be detected and dealt with immediately.

Follow these simple steps should you experience a burst pipe:

- Turn off the water supply at the main stop valve.
- Contact an approved plumbing and heating engineer for assistance – or if you have Home Emergency cover under your policy, call the 24 hour Home Emergency Helpline listed at the front of your policy.

If you should locate a frozen pipe, NEVER use a naked flame to thaw it out. A hot water bottle or hairdryer on low heat will assist in achieving a gradual defrost, always starting from the end nearest to the tap.



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Leak Prevention & Detection Systems

Leak prevention and detection systems are particularly useful if you have a home that is not occupied on a regular basis or if you have previously suffered a burst pipe. They work by allowing you to set a volume of water for normal use – or even indicate 'holiday' mode. If the water volume is then exceeded, the system immediately cuts off the main water supply, thus preventing severe damage to your home by the continual leakage of water under mains pressure.

There are many manufacturers of such systems.



(A Leak Prevention and Detection System)

Useful contacts:

Chartered Institute of Plumbing and Heating Engineering - www.ciphe.org.uk

The Association of British Insurers (ABI) - www.abi.org.uk

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