



Seasonal Tips for Policyholders - Winter

The tail end of 2013 and the beginning of 2014 saw one of the worst series of winter storms in the UK for over 20 years.

Hundreds of thousands of properties were left without power at some stage, wind speeds of up to 109 mph were recorded and the east coast of England experienced the worst storm surge since 1953.

As we are now entering the winter months of 2014, and are looking forward to spending time with our families in our warm and comfortable homes. It is worth taking a few minutes to carry out some checks on your home for your peace of mind.

Here are some simple steps that you can take:

Gutters, Down Pipes and Drains

Now the last winter leaves have fallen, these could potentially lie in the gutters or on your drain covers. This could increase the risk of water getting into your home especially during the unpredictable heavy rainfall, which is becoming a feature of UK weather.

- Clear debris from gutters to allow water to drain away freely and check for any blockage's in the pipework to ensure no water is escaping.
- If you have drainage ditches or culverts near to your home and they appear not be free flowing please ask the owner (or relevant authority) to clear them of any detritus.

Dry Lined cellars, basements or properties protected by pumps

Check that the uninterrupted power supply/battery back up for these is serviceable and that the pumps are fully operational.

Pipe work, radiators and tanks

Ensure that you protect against frost by lagging pipes in lofts, out buildings and other exposed areas.

If you are planning to holiday during the winter months leave the heating on to protect the home throughout the entire 24 hour period and arrange for regular inspection to ensure all is well – often the change in water use during absences exposes unidentified issues such as overflows or ball valves, which if undetected for an extended period result in damage and inconvenience.

Open fires, log burning stoves

Before using these for the first time for an extended period make sure that they are swept and free of obstruction to minimise the risk of soot fall or chimney fire.

Use a spark guard when leaving a room with an unattended open fire.