

Protecting your property
during the winter....

**CHOICE
INSURANCE**



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In order to protect your property(s) from the worst of the winter, it is worth taking the following basic precautions:

- Maintaining a minimum room temperature of 15 degrees C (55 degrees F).
- Ensuring there is adequate insulation within loft spaces and around water tanks (do not insulate underneath a cold water tank as rising heat will help to prevent freezing).
- Adequately lag all water pipes with the appropriate insulation.
- Ensure that you know the layout and routes of all water, gas and electricity services within the premises and that this information is recorded and available.
- Know the location of all main and subsidiary stop-taps and ensure they are fully operational.
- Do not use naked flames to thaw frozen pipes and equipment.
- Monitor the amount of snow on roofs and clear them before accumulations reach unsafe levels.
- For all sprinkler systems engage sprinkler contractors to make systems 'winter safe' i.e. vulnerable systems protecting outdoor areas or cold areas (attics etc), valve chambers and pump rooms. Exposed sprinkler pipe work should be trace heated and lagged, and this must be routinely inspected and maintained.

A frozen water pipe could burst when it thaws resulting in significant water damage.

This could be a hugely distressing experience for you...

If you will be leaving the property unattended overnight:

- Turn the water off at the mains and drain down the system in uninhabited or vacant properties and when leaving the premises for any longer than 48 consecutive hours
- Opening loft hatches and cupboard doors to allow warm air to circulate.

There are many areas where you can reduce the likelihood of the inconvenience of a loss:

- Check chimneys, roof tiles and slates are secure so you do not get water damage in the loft/roof space.
- Boilers and central heating systems should have annual check-ups to ensure they are safe and in good working order.
- Washing machines, taps, showers, baths, dishwashers etc. should be checked from time to time for leaks, because even a few drops of water could cause rotting and dampness.
- Clear gutters and drains regularly from leaves and debris, as blocked gutters can overflow and flood the roof or cause damp problems. Consider investing in leaf guards to put over the gutters and prevent leaves from building up.
- Unplug electrical devices to avoid damage from power surges or electrical storms or purchase surge protectors.
- Make sure your chimney top is sufficiently covered to avoid rainwater coming into the house through the chimney.

Exclusions and restrictions can invalidate your insurance. Ensure you understand your policy terms and your obligations regarding any security, heating and unoccupancy warranties.

It's also wise to have to hand contact details for a 24 hour plumber