HOW TO PROTECT YOUR HOME THIS WINTER A GUIDE.

Lycetts | Insurance Brokers and Financial Services

DURING WINTER, SOME SIMPLE HOME MAINTENANCE CHECKS CAN HELP REDUCE THE RISK OF COLD AND WET WEATHER CAUSING DAMAGE TO YOUR PROPERTY.

CARING FOR PIPES IN YOUR HOME

Every winter, thousands of people suffer from frozen pipes at home but there are some simple steps you can take to reduce the risk of freezing and subsequent bursts.

HOW TO PREVENT BURST OR FROZEN PIPES

- ✓ Keep your heating on low to maintain a temperature of 15 degrees – this will help keep pipes from freezing.
- ✓ Keep pipes well maintained–where possible, check they are not cracked or damaged. Fixing small problems before they get worse can help prevent a claim on your home insurance.
- ✓ Check that pipe work, cisterns and tanks in unheated areas like lofts, cellars, basements, garages and outbuildings are well insulated. If you find exposed pipes, consider insulating them with waterproof foam lagging.
- ✓ Check the stopcock tap works – if you suffer from burst water pipes during the winter you will need to turn it off quickly to prevent water escaping and causing damage.
- ✓ And if you're away, make sure that pipes and water tanks don't freeze in your roof space – you can open the loft door to allow the warmer air from the house to circulate.

PREPARING YOUR HOME

keep your home warm and protected this winter with these steps:

CENTRAL HEATING

Having not used the heating all summer, many people turn on the central heating for the first time in months and discover that it is not working. Plumbers and heating engineers can find themselves inundated as people panic because it's getting colder outside. Before you call anyone out, it's worth checking your water pressure, it should be on one bar to keep it working most effectively.

MAINTAINING THE WARMTH

Other than keeping your boiler in check, keeping your home cosy in the winter months can be helped by a few quick tricks. Bleed your radiators every few months to keep them running efficiently, draw curtains to prevent window draughts and if you have a chimney, use a draught excluder to prevent cold chills getting in.

WINDOWS

You should also check for bad paintwork and damaged seals on the windows, if there are gaps, water may be let in which could cause the window to swell, jam or rot.

STOCKING UP YOUR CUPBOARDS

For those really terrible days when you don't want to leave the house, it's good to have your cupboards stocked so you don't have to. Tins and frozen food will last a long time and prevent you from having to venture out in unsavoury weather conditions.

PREPARING YOUR GARDEN FOR WINTER

Your outdoor areas are more exposed to the elements more than any other, here are some actions you can take to stay safe.

GARDEN FURNITURE

Pack away summer garden furniture, children's toys and barbeques, it will keep them safe and prevent damage from being left outside over the winter, it also stops them becoming potential hazards themselves. To prevent them from damage, don't forget to roll up garden hoses and keep them inside too.

ICE & SNOW

If you clear snow and ice outside your home yourself, be careful; you should never use water to clear snow as it can refreeze and turn to black ice. Spreading salt or sand on the area you have cleared can stop black ice. You can use ordinary table or dishwasher salt.

LEAVES & DEBRIS

Make sure that gutters and drainpipes are clear of leaves and other debris. If it rains heavily and the gutters overflow this can lead to water getting into the masonry.

FENCES

Carry out repairs in weaker sections of fences. Most household insurance policies do not cover storm damage to gates and fences due to their vulnerability to this sort of damage. We recommend you make sure they are stable and secure before winter arrives.

CHECK YOUR ROOF

Loose tiles can easily become dislodged during high winds and storms and this can lead to damage to the fabric of the building.

WHAT TO DO IF YOU ARE GOING AWAY

If you're lucky enough to be going away and leaving the house empty, it's worth getting someone to check in and keep an eye on your home, especially over the Christmas period. If you are away overnight, leave the heating on at a low level so that warm water is circulating around the pipes.

If you are going away for longer, there are some useful tips to help protect your home:

- Royal Mail Keepsafe service can prevent a pile of post accumulating which can be a tell-tale sign there's no one home.
- Don't over-share your travel plans on social media or otherwise- you never know who could be listening.
- Install a light timer, this is a nice trick that keeps burglars guessing.
- Home insurance sometimes has different terms for when your home is 'unoccupied' (left empty) while you're away. It's worth calling your insurer to check what's required or checking your home insurance documents.

If you would like a complimentary review of your insurance needs, highlighting any gaps or unnecessary cover, please contact us:

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