

Winter hints and tips

HELPING YOU TO MINIMISE RISKS



Winter is on its way and the onset of the cold weather is likely to bring with it the usual problems for you and your properties. This risk guidance offers you practical advice for some of the most common issues*. **Please keep this somewhere safe so you can refer to it over the coming months.**

Burst pipes

The cost and inconvenience caused by a burst pipe can be considerable. Just a small fracture can release gallons of water, damaging masonry and plaster, carpets and other contents.

The chance of suffering these losses can be reduced by following a few simple steps:

- Make sure the boiler and heating system is serviced regularly and check that the thermostat is working correctly
- Ensure that dripping taps are fixed and check dripping overflow pipes, which can indicate a problem in the system
- Check hoses to any plumbed in appliances.
- Check the insulation on your water pipes and cold water tank - those in the attic or other vulnerable spaces should be lagged or similarly protected
- Consider leaving loft hatches slightly open to allow warmer air to enter any loft space housing water pipes and leave internal doors open to allow warm air to circulate throughout the house
- Make sure any external taps are turned off and disconnect any hoses
- In severe freezing temperatures, ensure that heating is kept on constantly
- Make sure you know where to turn off the water supply and ensure it can be easily accessed.



- Should your main heating system fail during the winter months, we recommend that electric convector or fan-assisted heaters with thermo static cut-outs that operate in the event of over-heating are used as a temporary measure.
- Portable heaters should be sited well clear of combustible materials and, where possible, protected against the possibility of being knocked over or moved accidentally by the fitting of guards.
- Temporary heaters should not be left unattended for long periods or used when the building is unoccupied, and should never be moved when switched on.
- Electric radiant heaters and paraffin/oil fired heaters should never be used, even as a temporary measure.

If you discover a frozen pipe, don't wait for it to burst. Turn off your water supply and then slowly thaw the affected pipe by introducing gentle heat to the area, such as with a hairdryer, space heater or hot water bottle. Do not attempt to thaw the pipe with a blow torch or other open flame.

If a pipe does burst, turn off the water supply at the stopcock 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'll need to have these checked by a professional electrician.

What if the property will be unoccupied?

- Keep your property heated to reduce the chance of a pipe freezing. It doesn't need to be at the temperature it would be when the building is occupied, rather a lower level background temperature.
- If the premises will be unoccupied for some time, drain down and shut off your water system
- Ask somebody to check on your property daily. This may not prevent a loss but early identification of an escape can help reduce the ultimate cost.

Building maintenance



Keeping gutters, gullies and drains clear

Check your valleys, gutters, hoppers and downpipes for blockages regularly so that they can carry water away quickly and efficiently. If they are not maintained, blockages will occur and the accumulation of water will eventually cause damage. Additionally, if a downpipe is blocked, any trapped rainwater may crack or shatter the downpipe if it freezes. Signs of soil being washed away at ground level or splashes of soil at the base of walls can be an indication that water is not being caught by the gutter.

Keeping an eye on your roof

Loose or missing slates and tiles may mean that water is getting into the roof. Arranging for a professional to put back a loose or missing slate or tile is much cheaper than repairing or replacing roof timbers.

These are all simple protective measures which if undertaken regularly, can save a great deal of time and trouble later by avoiding expensive repair or replacement costs.



Need more information?

For further advice and assistance, please call our underwriting team on **0845 777 3322**.

If you do need to make a claim...

To inform us of a new claim, please call us on **0845 603 8381**. Claims can be reported 24 hours a day, 7 days a week. Enquiries on existing claims can be made Monday to Friday 8am to 6pm.

We have access to a wide range of specialists who can assist with drying out and cleaning up your property. They can also undertake the repairs required. For more information please call our claims team on 0845 603 8381.

Keeping pathways clear

If you clear snow and ice yourself, be careful - don't make the pathways more dangerous by causing them to refreeze. But don't be put off clearing paths because you're afraid someone will get injured.

Clear the snow or ice early in the day

It's easier to move fresh, loose snow rather than hard snow that has compacted together from people walking on it. If possible, start removing the snow and ice in the morning. If you remove the top layer of snow in the morning, any sunshine during the day will help melt any ice beneath. You can then cover the path with salt before nightfall to stop it refreezing overnight.

Use salt or sand - not water

If you use water to melt the snow, it may refreeze and turn to black ice. Black ice is very slippery and almost invisible and so increases the risk of injury. You can help to prevent black ice forming by spreading some salt on the area you have cleared. You can use ordinary table or dishwasher salt - a tablespoon for each square metre you clear should work. Don't use the salt found in salting bins - this will be needed to keep the roads clear.

You may need to use more salt when clearing snow and ice from steps and steep paths.

If you don't have enough salt, you can also use sand or ash. These won't stop the path icing over as well as salt, but will provide good grip under foot.

Take care where you move the snow

When clearing snow, take care where you put it, so it doesn't block other paths or drains. Make sure you make a path down the middle of the area to be cleared first, so you have a clear surface to walk on. Then shovel the snow from the centre of the path to the sides.

*This advice is provided to you as best practice guidance from Ecclesiastical. Please check your policy document for details of any further conditions specific to your policy.

