

Winter hints and tips...

HELPING YOU THROUGH
WINTER



helping you to **minimise** risks

Please keep this somewhere safe so you can refer to it over the coming months

Burst or frozen pipes

Every winter, thousands of people suffer burst or frozen pipes and don't know what to do. With just a few simple precautions most of these pipes could be protected from bursting.

Keep pipes well maintained and make sure they are not cracked or damaged. Check that all pipe work, cisterns and tanks in unheated areas like lofts, roofs and under floor spaces, outbuildings and garages are well insulated. If they are not, make sure you install adequate pipe insulation with something like waterproof foam lagging.

Check the stopcock tap works because if the worst happens and you suffer from burst water pipes during the winter you will need to turn it off quickly to prevent water flooding out and causing damage.



Boilers

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.

Dave Simms, Team Manager, at Ecclesiastical home insurance, advises: "I would really encourage people to run their heating at least once a month, even in summer, to keep it running efficiently and clear the boiler pump of any grit that gathers when it's not in use."

If your home is left empty

People often go away for a few days, and leave their house empty, especially over the Christmas and New Year period. If you are away overnight, leave the heating on at a low level so that warm water is circulating round the pipes. To make sure that pipes and water tanks don't freeze in your roof space open the loft door to allow the warmer air from the house to circulate.

Continued overleaf





In the garden

Pack away all the things you have had out over the summer like garden furniture, children's toys and barbecues. Not only will this keep them safe and prevent damage from being left outside over the winter, it also stops them becoming potential hazards themselves.

If your garden is walled, fenced or enclosed by a hedge, check it is well maintained and stable. Most household insurance policies do not cover gates and fences for storm damage so it's up to you, the homeowner to make sure they are stable and secure before winter arrives.

Even the best pipe insulation will not prevent exterior pipes from freezing in a prolonged period of low temperatures. During lengthy periods of frost, external pipe work, outside taps and exposed plumbing should be isolated and drained down with draining taps left open. When the weather conditions improve the water supply can be restored.

Check your roof

Check your roof because loose tiles can easily become dislodged during high winds and storms. Apart from the damage caused by falling tiles, it can lead to damage to the fabric of the building.

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

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.

Clearing snow and ice

If you clear snow and ice outside your home yourself, be careful; don't make the pathways more dangerous by causing them to refreeze. To clear snow never use water, 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.



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