

Protect your property this winter

Essential hints and tips to minimising the risks and costs of winter damage.



Prevent burst pipes

Unfortunately, during the colder months it's very common for people's homes to suffer from burst or frozen pipes. The good news is that there are a few simple things you can do to help avoid this from happening.

🔧 First of all you should regularly check your home's pipes for any damage. All pipe work, cisterns and tanks in unheated areas like lofts, roofs and under floor spaces and garages should be well insulated. Adequate pipe insulation can be added with something like waterproof foam lagging.

🔧 If you leave your home empty for a few days or overnight, leave the heating on at a low level so that warm water is circulating in 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.

🔧 Remember it's important that you check your stopcock tap works. This is your way of turning off the water supply to prevent flooding if you do suffer from burst water pipes.



Care for boilers

This is a busy time of year for plumbers and heating engineers. If you have not used your heating all summer, you may turn on your central heating for the first time and discover that it is not working.



Julie Phillips, Ansvar Claims Manager 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."





Garden safety

It's good to pack away all summer garden furniture, children's toys and barbeques. This will keep them safe and protect them from the weather, but also prevent them from becoming potential hazards.

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.

Exterior pipes will always freeze in a prolonged periods of low temperatures. So during lengthy periods of frost, external pipe work, outside taps and exposed plumbing should be drained down with draining taps left open. When it's not so cold, the water supply can be restored.



Check your roof

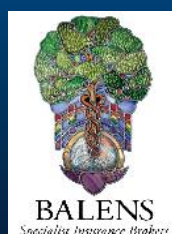
It's easy to forget but very important to check your roof regularly. Loose tiles can easily become dislodged during high winds and storms. Falling tiles can be dangerous, cause damage and also harm the fabric of your building.

Gutters and drainpipes should be cleared of all 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, they could let in water, which could cause the window to swell, jam or rot.

Clear snow and ice

Be careful when clearing snow and ice outside your home. You should never use water; it can refreeze and turn to black ice. Spreading table salt, dishwasher salt or sand on the area you have cleared can stop black ice.



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