

Important information to policyholders – looking after your home this winter.

Water damage.

The past winter, one of the coldest for many years, saw a dramatic rise in the number of escape of water claims as a result of frozen pipes and tanks.

Following a large escape of water the damage could take months to put right, leaving your home and personal possessions ruined and may even result in you moving out of your home to temporary accommodation or a hotel whilst repairs take place, causing a great deal of stress and inconvenience to you and your family, especially if it were to happen during the Christmas period.

This leaflet should be read in conjunction with our standard policy terms and conditions.

We recommend you take action now and follow some simple steps to minimise the risk of water damage to your home:

- Insulate all water pipes and tanks in the loft area and anywhere else which could be liable to freezing
- Ensure that loft insulation is not under the cold tank and goes over pipe work not under
- Locate your main stop cock where the water enters the property - it is important to know where and how to stop the water in the event of an emergency. Test the stop cock now to ensure it is in working order. If it is not working, consult a plumber.

If you are planning to leave your property unoccupied (even just overnight) we also recommend the following:

- Turn off the main stop cock where the water enters the property and drain down the pipes and tanks, or if you have a thermostatically controlled central heating system, leave the heating on continuously to maintain the property at a minimum temperature of 15oC at all times, leaving the loft hatch open so heat reaches pipes in this area
- Some types of heating systems, such as storage heaters, do not provide continuous levels of heat, if this is the case turning off the main stop cock and draining down the tank and pipes is essential. To do this turn on all cold taps and allow water to drain out
- Ask a friend or neighbour to visit your home each day whilst you are away and ensure they can contact you in the event of an emergency. Early detection will help to minimise damage should your pipes freeze.

Escape of water can be prevented - by following the advice above you could stop it from happening to you.

Please see over for advice on what to do if you discover a burst or frozen pipe.

Burst and frozen pipes.

A burst pipe can cause serious damage to your home's structure and electrical wiring. The following steps describe what you should do as soon as you discover a burst pipe.

Act immediately - the sooner you can stop the water, this will reduce the risk of further extensive damage. Proceed with caution and do not endanger yourself by attempting repairs. If in doubt, contact a professional.

Burst Pipe

1. Turn off the water supply.

Turn off the main stop tap - turn it fully clockwise. You should find this under the kitchen sink or where the service pipe enters your home. Turn on all your cold taps, leave them running which will drain the pipes and tanks. If water has been leaking through for some time and the ceilings are bulging - be careful, rooms may not be safe to enter. If safe, carefully punch a hole to let the water escape, and catch the water in buckets placed underneath. Again be careful in case the ceiling collapses. If in doubt do not touch the ceiling.

2. Turn off water heating systems

Switch off the central heating, immersion heater and any other water heating systems. If the central heating uses solid fuel, let this die out. Once water heating has shut down, turn on the hot taps to help drain the hot water.

3. Turn off the electrics

If water leaks near your electrics or electrical appliances, switch off the mains immediately. If it is wet, don't touch the fuse box.

4. Call a professional to repair the damage

Electrical wiring damaged by water can be very dangerous - you will need to call in a professional if this happens. Contact a reliable plumber to repair the burst or frozen pipe(s).

Frozen Pipe (if pipe is frozen but not burst)

A frozen pipe is also an emergency, because this will cause it to burst resulting in thawed water pouring from the break. The following steps describe what you should do as soon as you discover a frozen pipe:

1. Turn off the water supply

Turn off the main stop tap. You should find this under the kitchen sink or where the service pipe enters your home. Turn off the stopcock in your cold water tank if you have one, it's usually found in the attic or loft.

2. Beat the burst

Protect everything around the pipe that appears to be frozen to avoid damage if it bursts. Remove items like furniture and floor coverings (where practical) near where the frozen pipe is located.

3. Thawing out

Open the tap nearest to the part of the pipe you think is frozen so the water can flow through when it has melted. Thaw the ice in the pipe with a hot water bottle or hairdryer (taking care to keep it well away from any water), beginning from the tap end and working back toward the cold water tank. Never use a heat gun or blow torch.

If you are unfortunate enough to suffer a loss then here are some simple steps to assist:

- Report the claim as soon as possible by phone. During periods of extreme weather we will ensure extra staff are available to answer the extra calls but it will take us a little longer so please be patient
- Check if your Buildings and Contents insurance is with differing companies. If it is you will need to report the claim to both insurers so have your policy details with you if you can when you report the claim
- Proceed with any emergency plumbing or electrical work to prevent further damage. You can do that without our express authority
- Mitigate the loss if you can by removing floor coverings or furniture from affected areas before it gets damaged
- List all the areas damaged so we can understand the problem and deliver the best option for you from the first phone call
- Take photos if you can and if possible list what items have been damaged