

## Tips on Protecting your Property

The last two winters have been severe, particularly in Scotland. As a result many people have suffered immensely high rates of damage to their property. The most common claims have been as a result of burst water pipes and roof damages owing to the amount of snow fall. Above a 3rd of all UK household claims during this period relate to burst pipes. It is almost impossible to guard against the most extreme weather conditions but here are some tips to help protect your property.



### **Maintaining your home to help avoid winter weather related claims:**

- Get your boiler serviced annually and inspect the radiators for full efficiency
- Maintain the temperatures in annexes at 12° c in the months of November to April
- Loft hatches/doors to be kept partially open during periods of extreme cold to allow circulation of warm air
- Repair dripping taps to prevent water freezing
- Ensure you know where the stopcock is so that you can turn off the mains if needed.
- Keep your gutters and downpipe cleared
- If you are able and it is safe to do so, clear snow from the roof to prevent a build up that will be more likely to damage guttering.
- Install a water leak detection system that will shut off your water supply if a leak is detected, thereby mitigating water damage to your property.
- Fit a frost thermostat to stop the boiler or exposed parts of the system freezing in extreme winter conditions
- Sweep your chimneys at least once a year.

### **If you are going away from home or leaving a second/holiday home for a long period of time:**

- Drain the water system and turn off at the mains
- Ask a friend or relative to visit your home regularly so problems can be detected sooner and damage minimised
- Leave curtains open and automatic timers for lights so the house appears occupied
- Unplug all appliances except the freezer, fridge and automatic light timers