

# Property winter care guide



SIMPLE STEPS FOR PROTECTING  
YOUR PROPERTY DURING THE WINTER MONTHS



**C**old weather can pose a number of threats to your property – frost can cause damage to pipes and roofing, whilst storms or flooding can potentially cause thousands of pounds worth of damage to your property.

It is important to be proactive and make sure your property is in good working order and in the right condition to better withstand the elements.

## TO HELP PROTECT YOUR PROPERTY(S) FROM THE HAZARDS OF WINTER TAKE THE FOLLOWING PRECAUTIONS:

- Ensure that all outside pipes are properly clad. If you notice any cracks then make sure they are dealt with as a matter of urgency.
- Be sure that you know the location of all main and subsidiary stop-taps and ensure they are fully operational - being able to turn off the water in an emergency is very important!
- Try to maintain a minimum room temperature of 15 °C (55 °F).
- Ensure that you know the layout and routes of all water, gas and electricity services within the premises and that this information is recorded and available.
- Check that your roof is in a well-maintained state, check for cracked or broken tiles and ensure that you get them professionally fixed.
- Check that your chimney is fully swept and clear of obstructions.
- Get your boiler serviced - as well as keeping those inside the house warm, a fully functioning boiler will also ensure that your pipes do not freeze.
- Washing machines, baths and kitchen appliances should be checked for leaks regularly, as this could cause rotting and dampness.
- Do not use naked flames to thaw frozen pipes and equipment.





## DON'T NEGLECT THE OUTSIDE OF YOUR PROPERTY EITHER

- Give your garden the once over - secure loose objects such as dustbins and garden furniture in the event of strong winds.
- Keep gates and outbuilding doors fastened securely.
- Secure or replace any loose or damaged fence panels.
- Check that your outside lighting is working, this is particularly important if the property has steps or other features which make it difficult to get around when it is dark and slippery.
- Clean the gutters, scoop out any leaves and debris, flush them with a strong stream of water from a hose.
- Monitor the amount of snow on roofs and clear them before it reaches unsafe levels.

## GOING AWAY?

- If you are going away for just a short while then leave the heating on, the additional expense will be worth it in the long run!
- If you are going away for a longer period then drain the heating system and any water tanks.
- Encourage warm air to circulate by opening your loft hatch and opening cupboard doors.
- Cancel any milk or newspaper deliveries, a backlog is a tell-tale sign that no one is home.
- Simple steps such as setting a lamp on a timer can give the impression to would-be burglars that someone is home.
- Ask a neighbour to keep an eye on your property, and give them your contact number should anything happen.



### HINT & TIPS

- 1 Exclusions and restrictions can invalidate your insurance.
- 2 Ensure you understand your policy terms and your obligations regarding security, heating and unoccupancy warranties.
- 3 Keep the contact details of a 24 hour plumber handy - you never know when you might need them!

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