



## Protecting your home against bad weather

Bad weather can cause serious and widespread damage to your home, causing thousands of pounds of damage and can be one of the most distressing emergencies you are likely to face.

### Will I be covered?

Household buildings and contents policies will cover damage caused by storms and flooding. Damage caused by water escaping from burst pipes following freezing will also be covered, as well as the cost of repairing or replacing the pipe itself.

However, insurance is not a maintenance contract and is no substitute for keeping your property in a good state of repair. So if damage is caused as a result of failing to take reasonable care of the property the loss may not be covered.

### Reducing the risk of damage

While no one can control the weather you can take measures to reduce the risk of suffering damage.

#### Flood damage

- At the time of a flood alert, anything that can easily be moved should be taken to upper floors. This should include food, warm clothing, drinking water, a torch and a first aid kit.
- Important phone numbers, such as your insurers, police and doctor should be to hand.
- Be aware in advance of how to turn off gas, electricity and water.

#### Frozen pipes

- Be prepared - find the main stopcock and make sure it can be turned on and off BEFORE you have an emergency.
- Insulate pipes, water tanks and cisterns and put lagging in loft spaces.
- Fit thermostats to radiators to prevent the temperature from dropping.
- If you are going away, or your home is empty overnight during the winter leave the central heating on a low temperature or drain and turn off the water at the mains. This may be a requirement of your Insurance cover in the event of long periods of unoccupancy.

#### Storm damage

- Make sure the property is in a good state of repair. For example, look out for and replace any missing or loose roof tiles.
- Check drains and gutters regularly for any blockages.
- Make sure that items such as ladders, tools and garden furniture are locked away or secured when not in use as these can cause a lot of damage during high winds.

## What to do if you do suffer damage?

Whatever damage you suffer you need to ensure that you do everything possible to stop the damage getting worse. Contact your Insurer immediately as many offer 24 hour emergency assistance and may be able to recommend reputable plumbers and roofers etc.

### For storm and flood damage

- Arrange temporary repairs as soon as possible to stop the damage from getting worse. Keep any receipts, as the cost of temporary repairs will form part of your claim.
- Don't use electricity, gas or drink tap water until the all clear is given.
- Remove floor coverings and wash all walls and floors with disinfectant or water. Where practical, leave windows and doors open. If possible keep rooms heated.
- Before re-decorating treat walls with an anti mould solution.

### Frozen pipes

- Turn off the water at the main stopcock.
- Open the tap closest to the frozen part of the pipe, and start to thaw at the point closest to the tap with a hairdryer or hot water bottle.

### Burst pipes

- Turn off the main stop valve and drain the water by turning on all the taps.
- Switch off the central heating and any other water heating installations to avoid further damage or even an explosion.
- If water is coming through the ceiling, collect it in buckets. If the ceiling starts to bulge, pierce the plaster to let the water through.
- If wiring or electrical appliances have been affected, do not touch them until they have been checked by an electrician.

