

PRESS RELEASE

Be prepared for the thaw

As the cold weather begins to ease there is an increased risk of burst pipes which can cause considerable damage, with claims often running into many thousands of pounds.

Independent Insurance Services have for many years provided practical risk management and insurance advice in respect of cold weather issues relating to primarily property and we want to share these practical steps provided by one of our insurance partners Ecclesiastical Insurance which can be taken to reduce risk and details of what to do if the worst happens.

The cost and personal inconvenience caused by a burst pipe claim can be considerable with claims often running into many thousands of pounds. Just a small fracture can release hundreds of gallons of water into your property; damaging carpets, walls, ceilings and also personal items.

The chance of suffering these losses can be reduced and we would recommend taking the following steps to do this:

General tips:

- Check the location of your stopcock.
- Check whether your boiler needs servicing.
- Check the insulation on your water pipes and cold water tank, those in the attic or other vulnerable spaces should be lagged or similarly protected.
- Modern methods of insulation can be so effective in keeping heat within your property that attics can become very cold, this could cause a pipe to freeze. We therefore recommend you keep your loft hatch open if you have pipes in the attic to keep this area warm.
- Keep doors between heated and unheated rooms open to allow warm air to circulate.
- Keep cupboard doors open below sinks to allow warm air to circulate around the plumbing.
- Seal any holes or gaps that may be letting cold air into your property.
- Make sure any valleys and gully's on your roof are kept clear and free from debris.
- Make sure any external taps are turned off and disconnect any hoses.
- If you discover a frozen pipe don't wait for it to burst. Turn off your water supply and then slowly thaw the affected pipe by introducing gentle heat to the area e.g. hair dryer, space heater, hot water bottle. DO NOT attempt to thaw the pipe with a blow torch or other open flame such as a cigarette lighter or matches.

What if you are going away or the property will be unoccupied?

- Keep your property heated to reduce the chance of a pipe freezing.
- If you are going away for an extended break drain and shut off your water system.
- Ask somebody to check on your property daily. This may not prevent a loss but early identification of an escape can help reduce the ultimate cost.
- Ensure you have complied with any unoccupancy conditions or warranties listed in your policy.

What if the worst happens?

- Turn off the water supply at the stopcock. This should prevent any more water escaping into your property.
- Where practical try and catch any excess water in a bucket or other container.
- Do not use any electrics if you believe these may have been affected by the escaping water. You will need to have these checked by a professional electrician.
- Call your insurer immediately to report your claim. They should have a wide range of specialists who can assist with the drying out and clean up of your property and also the necessary repairs or replacement.

End.

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Notes to editors:

About Independent Insurance Services

Independent Insurance Services is an independently owned insurance brokerage established in 1991. It is registered to BSI ISO 9001:2000 and 14001:2004 and has a full environmental management system in place. The company has won many awards for customer service standards, community involvement, quality and environmental.