

# PRESS RELEASE

## Prepare your home for winter

**If you have never suffered from any form of winter damage to your home, especially flooding, then you are lucky, because it is one of the nastier things that can happen.** In particular, inundation from a muddy river can even seem worse than a fire, because of the mess that is made and the clean-up process that has to be carried out. With a fire, repetition should be unlikely, but with water damage, you just never know ...

However, for many people, the more likely risk – especially during the winter – is the escape of water from central heating or cold water pipes, or even from down-pipes and internal drains.

### **Insurance can only help you after the event ...**

Most forms of home insurance will include cover in respect of damage caused to fixtures and fittings by water escaping from pipes and such like, but the cost of repairing the pipes themselves is not normally covered.

Of course, insurance is all well and good, but having any sort of claim – especially a water related one – can be time consuming and distressing. It is therefore far more helpful to you – and your family – if you can minimise the risk of damage in the first place; or at least reduce the impact it has, should it occur.

### **Burst pipes**

In order to minimise the likelihood of burst pipes, you should:

- Ensure you know where the mains water stop valve is, so that it can be turned off if necessary;
- Identify and repair any dripping taps;
- Check that pipes and loft tanks are properly insulated; and
- Keep the central heating on if the premises are to be left unattended overnight or for a few days.

If you think that your pipes have frozen:

- Turn off the water at the mains stop valve and the header tank, as this will cut down the amount of water which can escape if they burst; and
- Thaw a frozen pipe gently, with a hot water bottle or a hair-dryer, not a blow-lamp or a heat-gun, and have something ready to catch the water if the pipe has burst.

### **Drains and down-pipes**

In order to minimise the risk of water leakage from drains and down-pipes, you should ensure that gutters are cleared of fallen leaves and other matter, every year, and that all drains are able to run clearly. Simply listening to how down-pipes run should give an early indication of any blockages.

### **Flooding**

There is little you can do to prevent a flood, but by visiting the [Environment Agency website](#), you can at least see whether you are at risk. If you are, you could consider:

- Replacing timber floors with concrete and covering with tiles;
- Replacing chipboard/MDF kitchen and bathroom units with plastic equivalents;
- Replacing gypsum plaster with more water-resistant material;
- Moving service meters, boiler and electrical points well above likely flood level; and
- Putting one-way valves into drainage pipes to prevent sewage backing up into the house.

Should a flood threaten, moving electrical goods to upper floors can also reduce disruption later on.

**Trace and access**

Most modern home insurance policies today will also include an allowance to cover the cost of repairing your home should a tradesman have to open up a wall, ceiling or floor in order to find and repair a pipe (or cable).

**Advice is important**

Consulting an independent insurance broker can always be of assistance in evaluating the scope of your requirements – and the options available to you. It is important always to seek professional advice before arranging any insurance and we would be pleased to provide more information.

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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.