



Cold Weather – Preventing Water Damage

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

You are able to minimize the risk of these losses by taking the following steps:

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, possibly causing frozen pipes. Try keeping 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 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 discovery of a leak can help reduce the ultimate cost.
- Ensure you have complied with any unoccupancy conditions or warranties that may be in place on your insurance policy. Contact your insurers if you are unsure what these may be

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 electrics if you believe they have been affected by water. You will need to have them checked by a qualified electrician.
- Contact your insurers immediately to report your claim. They 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. Check your policy booklet to find your insurers claims helpline number.