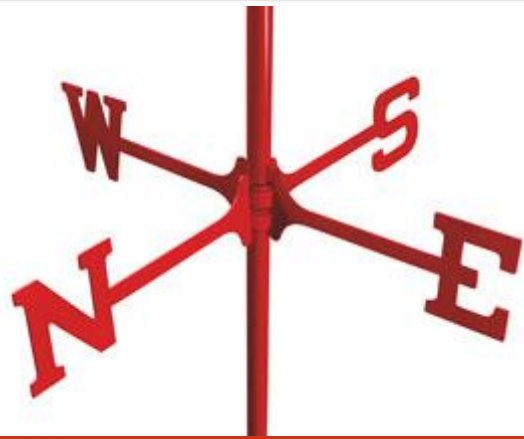


Safeguarding properties during the cold snap



With the continuing winter climate threatening to break January 2010's record for the coldest winter, it pays for homeowners to put in some basic preparation to protect their homes.

Frozen pipes to blocked gutters can lead to water damage in the home whilst the weight of snow can cause roofs to collapse particularly on flat roofed buildings and outbuildings.

Hiscox saw a 60% increase in the number of freeze related household claims when compared to the same time the previous year (January to December), varying from burst pipes to damaged artwork.

Tips to protect homes

There are some simple tips to share with your clients so they can safeguard their homes:

- insulate water tanks, pipes and cisterns, especially in unheated areas like lofts and outbuildings
- check your mains water tap (or valve) is working in case the pipes do freeze so you are able to contain any subsequent water spill
- know where your water valves are and learn how to shut them off in the unfortunate event that the pipes burst in your property
- if you are away from home, leave the heating on low to prevent pipes freezing or bursting
- if your property is isolated or unoccupied ask someone to check on it regularly during the winter months as Hiscox has seen claims where burst water pipes have continued to flow for days until it's been noticed and stopped
- sometimes a burst pipe is not apparent until the snow starts to melt and it is only then the split or broken seal reveals itself. At the time of the thaw homeowners should look out for damp patches on the ceiling and wall. They should also inspect isolated areas that are not so well insulated.

An updated winter weather risks factsheet will be available to download from the broker centre week commencing 17 January 2011, to share with your clients.

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