

# Winter Weather Bulletin - Understanding the Risk



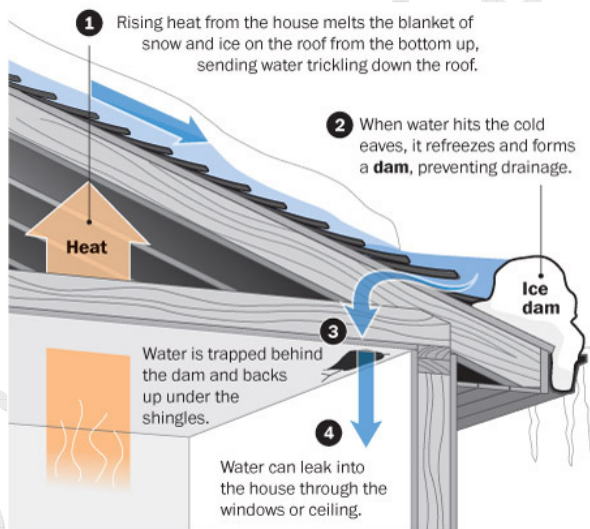
Thousands of businesses and households each year are affected by burst pipes, roof collapses from snow/ice dams and water ingress.

However, by taking precautions and planning ahead, many incidents can be prevented. You should ensure that you know and record the layout and routes of all water, gas and electricity services within the premises and the location of all main and subsidiary stop-taps and test that they are

fully operational.

## Tips to prevent burst pipes

- Repair dripping taps and faulty ball valves as they can cause waste pipes to freeze, check overflows
- Check the location of your stopcock – confirm it works and make sure others know where it is
- Protect or remove any vulnerable contents or equipment that may be damaged.
- Ensure your heating system is serviced and you have sufficient fuel
- Never use naked flames to thaw ice plugged pipes and equipment
- Assemble a list of reputable local plumbers and boiler engineers – [at least 3-4]
- Review the fabric of your building and any vulnerable areas
- Use good quality lagging to protect pipes and tanks, external pipes, taps and hoses
- Ensure that the temperature in any building does not fall below 4 degrees.
- Overhanging icicles may indicate that guttering is not draining thawing snow adequately.
- Monitor the amount of snow on roofs and clear them before accumulations reach unsafe levels
- 'Ice dams' can be created on the edges of roofs, especially tiled roofs by the continual thawing and refreezing of melting snow.



## Empty Properties

Firstly check your cover with your insurance company – depending on the type of insurance – home, commercial or landlords – you may find that after 30 days the cover is reduced to Fire, Lightening, Explosion, Earthquake & Aircraft [FLEEA] only !

**So a burst pipe in a home that have been left empty for 32 days whilst the family take an extended break, or is currently awaiting sale – may result is £18,000 damage which you are NOT covered for !**

- Ensure all boilers are safeguarded against freezing
- For unoccupied buildings leave the heating set at a low level [5 degrees C /16F],
- Install a frost thermostat to central heating and check it's working correctly
- Turn off the central heating and then drain systems down completely
- Consider fitting an isolating switch like Surestop [[www.surestop.co.uk](http://www.surestop.co.uk)]
- Check the property throughout regularly – make a note of dates and times

## Burst Pipes

If you are unfortunate enough to sustain a burst pipe then to minimise damage and interruption to your business you should:

- Immediately turn off the water at the stop cock and drain the system
- Turn off any central heating to prevent damage
- Move any vulnerable stock or business equipment
- Never use naked flames to thaw frozen pipes or equipment

Consulting an expert could save you time and money by speaking with an insurance broker, because they're independent and NOT the insurance company then they will pro-actively do as much as possible to get the claim dealt with swiftly. Whole or market insurance brokers ensure you receive the best choice, value and service for your risk.



Independent Brokers have the ability to :-

- Find you value for your money
- Know what policies are available including those not on the internet or direct from an insurer
- Understand what insurance you need and find you a policy to meet those needs
- Be impartial and not limited to policies from a single insurer
- Assist with claims and also remind you about important dates – eg. they often will remind you at what point your cover may reduce down to FLEEA cover - so additional cover can be added to keep comprehensive cover in place
- Manage all your insurance requirements, including business, motor and personal insurance