



## Winter protection for your home – managing the risk of frozen pipes

During the winter months, a significant percentage of home insurance claims are the result of damage caused by severe weather; most notably through frozen or burst pipes. The more severe the winter, the higher the risk of water damage.

### FROZEN PIPES

Frozen and burst pipes can mean enormous inconvenience, with leaks capable of causing extensive damage to your home and possessions. Often our clients will be residing in alternative accommodation while the repairs are carried out – this is far from ideal.

Preparation is therefore key to mitigating these issues, and some of the precautions below may help you avoid winter plumbing issues:

- **Insulate your water tank** – plus any pipes located in unheated areas of the home which are exposed to freezing cold, such as the loft, roof spaces, unheated basements, outbuildings or garages. Pipes under kitchen sinks and near windows are also prone to freezing.
- **Leave your heating on while you are away from home.** Water pipes are more at risk if your house is unoccupied and unheated. Frozen pipes are often the result of the central heating being switched off completely when a house is empty. During sustained periods of wintry conditions and frost, even leaving your heating at a minimum setting can help to prevent damage to your home.

- **Make sure you know where to locate the main stopcock!** To minimise water damage you will need to turn off the incoming water supply. The internal stop valve or stop cock is often found under the kitchen sink, in the utility room, basement, or garage – most likely wherever the mains water pipe enters your home. One idea is to put a tag on it, making the stopcock even easier to find. Check that the main stop cock is working correctly by checking this on a regular basis. It should be easy to turn it off in an emergency, saving precious time.

- **If your home is likely to be vacant for several days,** it may be a good idea to turn off the water. While this may not prevent frozen pipes, it will significantly reduce the damage to your home should a pipe freeze.

- **Arrange for someone to check the property** at least once a day during periods of extended absence. Make sure the person in question is aware of the location of the main stop cock.

- **On particularly cold days, open your loft trap door** to allow warm air from other parts of the house to circulate into the loft if pipework is located here. Modern lofts tend to have more insulation within the ceiling void to minimise heat loss from the home – this however makes lofts even colder. Always ensure that there is no insulation beneath the water tank if it's located here.

- **Have your heating system and boiler** checked by a licensed professional. This will minimise the danger of breakdown, and also highlight any potential safety issues too.

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## WHAT TO DO IF YOU DISCOVER A FROZEN PIPE

A frozen pipe may burst when the ambient temperature rises at which point severe damage can be caused as water from the melting pours from the break. Therefore if you detect, or even suspect a frozen pipe, you should immediately contact your plumber.

## IF A PIPE HAS BURST

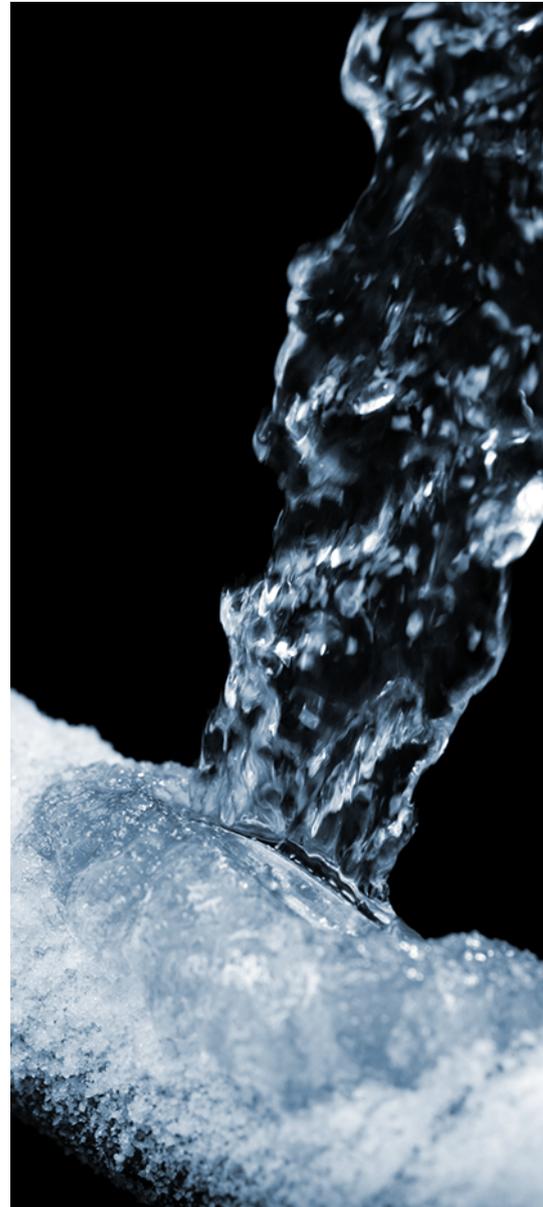
- **Turn off the water at the mains stopcock** to limit the amount of water that can escape.
- **Open all cold water taps** and flush the toilet to drain the system. (NB: Don't turn on the hot taps as this may cause further problems.)
- **Switch off the central heating system** and any other water heating installations, such as boilers and immersion heaters, to avoid further damage or even an explosion.

## PERMANENT PREVENTION

For greater peace of mind you could consider an **automatic water shut-off system** designed to afford 24/7 protection by detecting leaks and minimising any damage by stopping the spread of leaking water before it can cause catastrophic damage to your home.

Please contact your broker for further information on these products and some special discounts are available to Private Client Group policyholders.

**In the event of water damage contact your broker as soon as possible or ring the Private Client Group 24 hour claims helpline on +44 (0)20 3319 8999 or [pcgclaims@azurpcg.com](mailto:pcgclaims@azurpcg.com) so that repairs can be carried out without delay.**



## WATER LEAK AWARENESS MONTH

Reducing water leaks in the home

Insurance provided by

