



## A GUIDE TO **FIGHTING FREEZING TEMPERATURES**

**Living in the UK,  
it's never easy  
to predict what  
our winters are  
going to be like.**





Will we get snow or constant rain? Maybe it'll be sunny. Or perhaps our cold snap will come along in March when the daffodils are pushing through.

Regardless of what the weather throws our way, it's best to be prepared for the freezing temperatures winter can bring. Snow and ice can pose real threats to our homes, so getting our homes ready for the worst can help them stay their best once it all warms up.





Wrap up warm!



Preparing for any bad weather coming your way is the first line of defence and the best thing you can do to protect your home. There are a few things you can do both inside and outside the home to get it ready.

#### WORTH DOING

MAKE SURE YOU HAVE YOUR  
INSURANCE DOCUMENTS TO  
HAND IN CASE YOU NEED TO  
MAKE A CLAIM

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# Perfect prep.



## INSIDE YOUR HOME

How insulated is your home? Adding insulation to your attic can make a huge difference when trying to keep your home warm in winter.



Make sure you get your boiler serviced regularly, that way your heating can keep on keeping you warm.



If the worst happens and your pipes burst, it's good to know where to turn off your water! This can usually be found under the sink, or outside your home on the footpath or driveway.



Adding weather stripping can be great for helping to eliminate draughts around your windows and doors.



If you have a fireplace to help keep you toasty warm, make sure it's well maintained and that there are no blockages in the chimney, so you don't have any unexpected problems with smoke or fire.



REMEMBER TO  
MAKE SURE YOU'RE STOCKED UP  
ON BASIC SUPPLIES SO YOU DON'T  
NEED TO WORRY ABOUT BRAVING THE  
ELEMENTS IF YOU GET SNOWED IN





## OUTSIDE YOUR HOME



Freezing pipes can be a big risk to homes during the winter. When water freezes it expands, which can cause the pipe to burst. A blockage of ice can also mean water pressure builds up behind it which can also cause a pipe to burst.

- Make sure you insulate any exposed pipes with weather-proof materials. Check places like a garage or outbuilding, if they have any plumbing.
- Disconnect and drain any hose pipes or sprinkler systems.
- Turn off and drain any outdoor taps where possible, and cover with insulating foam.

Keeping your gutters clear is a great thing to do all-year around, but in winter it can be especially important for protecting your roof from a build-up of ice.

Potted plants may need protecting from frost, so bring them indoors if possible. Add mulch to help protect any other plants that may need it.

This could be internal or external but check your property for any small gaps that draughts could get through, and fill these with expanding foam or other appropriate materials.



A woman with long reddish-brown hair is wearing a dark grey knit beanie with a white diamond pattern and a thick grey knit scarf. She has a surprised expression with wide blue eyes and an open mouth. A thick, white, steam-like beard is growing from her chin. She is wearing a dark grey knit sweater and has her hands clasped in front of her. The background is a blurred outdoor scene with a blue sky and some greenery.

**The deep  
freeze.**





Time to batten down the hatches, dress warmly and curl up with a hot chocolate on the sofa whilst taking care of your frostbitten home.

Once the weather has hit, if there's a build-up of snow you may need to put in the effort to keep things clear, if it's safe to do so:

- Keep an eye on drains and gutters to make sure they're clear and melting water can still flow freely.
- Remove build-up of snow where the weight could cause damage. For instance, if you have a trampoline in the garden.
- Use a broom/snow rake to remove snow build-up from low roofs.
- To help prevent pipes freezing, keeping cupboards and doors open in places like the kitchen where there's pipes can help with warm airflow.
- Keep the central heating coming on at regular intervals so you and your home are toasty warm.
- If you decide you need to use space heaters to keep your home toasty, make sure to keep them at a safe distance from anything flammable.



THIS ONE'S MORE FOR YOU THAN YOUR HOME, BUT TRY TO KEEP PATHS AND DRIVEWAYS CLEAR USING GRIT, IF IT'S SAFE TO DO SO. THAT WAY IF YOU NEED TO GO OUTSIDE, YOU'LL HAVE A SMALLER CHANCE OF SLIPPING.



LOOK AFTER YOUR PETS! THEY MAY HAVE FLUFFY WARM COATS, BUT SOMETIMES THEY MIGHT NEED A HELPING HAND TO KEEP WARM IF IT'S REALLY COLD. CONSIDER BRINGING OUTDOOR PETS INSIDE TOO.

# Thawing out.

Now that the weather has passed and the snow and ice are melting away, it's worth checking your home for any deep-freeze related issues.

## FROZEN PIPES

- ☐ Check your home for frozen pipes. These will often have frost on the outside or have expanded around the frozen sections.

To thaw your frozen pipes, you'll need to warm them up slowly. You can use warm water (never boiling), hot water bottles, hairdryers, or space heaters kept at a safe distance.

REMEMBER IF IT THE PIPE LEADS TO SOMETHING LIKE A TAP, WATER IS LIKELY TO LEAK OUT ONCE THE ICE HAS THAWED.





## BURST PIPES

- ☐ To check for burst pipes, look out for issues with your water pressure, damp patches, or any bulging in the walls or ceiling.
- ☐ If any of your pipes have burst, you'll need to turn off your water.
- ☐ Call your insurer to let them know there's been damage to your home and start the process of making a claim and getting it fixed.

If you have home emergency cover, a burst pipe is exactly the moment it could come in handy!

- ☐ Make sure to dry out any areas that have gotten damp if it's safe to do so.

## OTHER THINGS TO CHECK

- ☐ Water expands when it freezes, so make sure to check any guttering for cracks
- ☐ Is your boiler still working properly? Any issues with the pipes could cause issues with your boiler.

If your home has experienced some icy bad weather, take note of anything you found to be an issue such as cold draughts. Where were they and could anything be done to help prevent them?

# GETTING BACK ON YOUR FEET



Now that the big freeze is thawing and you've assessed any damage, you may want to make an insurance claim.

## 1 BEFORE CONTACTING YOUR INSURER

First things first, make sure that everyone is safe from harm. If it's safe, and only if it's safe, take any necessary steps needed to prevent any more damage being caused to your property, e.g. turn off your electricity or gas.

## 2 HAVE YOUR DETAILS READY

Your insurer will need to know a few things when you call to make a claim so they can make an initial evaluation of the situation. Try to have as much information ready as you can, if you can safely get access to it:

- Your name, address and contact information
- Your policy number
- Information about the flood, such as the date and cause
- Details of the damage or any belongings which have been lost

MAKE SURE YOUR INSURER'S PHONE NUMBER IS SAVED IN YOUR PHONE, AND THAT YOUR POLICY NUMBER IS STORED SOMEWHERE SAFE JUST IN CASE.



## 3 OTHER INFORMATION YOU MIGHT NEED TO PROVIDE

Your insurer might need to know a few more specific details that you should try to keep hold of and store in a safe place, such as:

- Original receipts, invoices, instruction books or photographs
- The date and location of purchases for items that are lost or damaged

DID YOU KNOW?

**If your property is seriously damaged, your insurer might need to get confirmation of the damage from a suitably qualified expert or have someone come out to inspect the extent of the damage**



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### WHAT YOUR INSURANCE MAY COVER

Check your policy certificate for the total amount that could be paid out to help you get back on your feet.

You could also get help with covering extra costs for getting your property back to its original cosy condition, such as:

- Architects, surveyors and legal fees
- Removal of debris, or demolishing unsafe buildings and structures
- Government or local council requirements



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### WHAT YOU NEED TO PAY

Regardless of the claim amount, you'll need to pay the excess on your policy for making a claim. You can normally find the amount you'll need to pay on your policy certificate.

Bear in mind that the excess amounts for buildings and contents are usually separate, but if making a claim on both at the same time, you may only need to pay one excess amount (normally the higher of the two) as long as both buildings and contents are insured on the same policy.



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### PREFERRED SUPPLIERS

When settling your claim, your insurer will usually offer to replace or repair your property through their network of contractors, repairers, and product suppliers.

If you prefer to find your own contractors or suppliers, some insurers may provide a cash settlement, to an amount matching their own suppliers. Or if they don't have a matching supplier or tradesman, they may pay the full replacement amount. Check your policy for more information.

CHECK THAT BUILDING  
REPAIRS CARRIED OUT BY  
APPROVED CONTRACTORS  
ARE GUARANTEED FOR 12  
MONTHS IN RESPECT  
OF QUALITY OR  
WORKMANSHIP.









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