

WATCH OUT FOR WINTER



STERLING
looking after tomorrow

Watch out for Winter

As we begin to brace ourselves for the coming winter, it is so important that we plan ahead and be prepared.....

We should all be mindful about adequately protecting our homes to prevent burst water pipes, which can cause so much damage as well as a great deal of stress and inconvenience. It is also important not to forget secondary homes that may be let to tenants or possibly left unoccupied for longer periods, making them even more vulnerable.

Insurers continue to see an increasing number of escape of water claims and we are very much aware of the damage and distress that it causes, often involving long periods where a home is made uninhabitable whilst being suitably restored, which is why we don't want this to happen to you.

Prevention is far better than cure and this leaflet highlights some important points that will hopefully help you to reduce these risks.



Act Now

Make sure you act now to protect your home and your family for the winter by following these simple steps:

- Make sure that all exposed water pipes and tanks in the loft are properly and adequately insulated. Ensure that your loft insulation is not underneath the water tank so that the warmth from below will help to prevent the cold water from freezing.
- Leave your heating on constant i.e. 24 hours per day during severe freezing temperatures.
- Inspect your cold water tank regularly and, if it is metal, make sure it is not corroding.
- Know where your main stop valve is located and make sure you can turn it on/off with ease. It's also a good idea to label it so that all the household are fully aware of its location in an emergency situation. If you have a secondary home that is let, make sure your tenants are aware of this too.
- Repair dripping taps. It's usually just a washer that's needed.
- A constantly dripping overflow pipe is a sure sign that your system requires some maintenance. Have it checked out immediately.
- If, during freezing conditions, the heating fails or makes loud banging noises, this could indicate that a pipe is freezing. Turn off the boiler and call a plumber immediately or, if you have Home Emergency cover under your policy, call the 24 hour Home Emergency Helpline listed at the front of your policy for assistance.
- Regularly check the condition of flexible hoses to plumbed-in domestic appliances.
- Have your entire heating system checked throughout on an annual basis – not just your boiler.
- Consider the installation of frost-stats.
- Seriously consider the installation of a leak prevention and detection system (see back page).



Winter Tips

When you leave your home unoccupied:

- If you plan to go away, even just overnight, leave your heating on constant (minimum 15 degrees Centigrade), especially if a cold spell is predicted. Also check with your broker, or us, to see if any unoccupancy conditions will apply to your policy.
- Leave the loft hatch open to allow warm air to circulate in the loft space.
- Turn off the domestic water supply if your home is being left for a long period.
- If you leave your home unoccupied, even for just a day, ask a neighbour or relative to check the house regularly so that any problems can be detected and dealt with immediately.
- Consider using Homesitters to look after your home while you're away. Visit www.homesitters.co.uk for more details and tell them you are a Sterling policyholder to obtain a discount.

What to do immediately, should you experience a burst pipe:

- Turn off the water supply at the main stop valve.
- Contact an approved plumbing and heating engineer for assistance – or if you have Home Emergency cover under your policy, call the 24 hour Home Emergency Helpline listed at the front of your policy.

If you should locate a frozen pipe, NEVER use a naked flame to thaw it out. A hot water bottle or hairdryer (keeping it well away from any water) on low heat will assist in achieving a gradual defrost. Always start from the end nearest to the tap.

Leak Prevention & Detection Systems

Water leak prevention and detection systems are becoming increasingly popular and thereby more cost effective. Systems can start with a simple shut off valve that can be operated by the flick of a switch, to a more sophisticated system that can be set to monitor your regular flow of water in terms of volume, which will then shut off the main water supply if this is exceeded.

We would strongly recommend that you consider the installation of one of these devices, even more so if your home is not occupied on a regular basis or if you have a second home. If you have been unfortunate to have experienced the aftermath of a burst mains water pipe, you will know only too well what the benefits of fitting a device like this will be.

Details of water leak prevention and detection systems and approved suppliers are:



LeakSafe 
solutions

- LeakSafe Solutions www.leaksafesolutions.com 0844 848 0488

DANTAET^{Ltd}



- Dantaet Ltd www.dantaet.dk/uk 01844 274213 or 01278 684984

Useful contacts:

Chartered Institute of Plumbing and Heating Engineering -
www.ciphe.org.uk

The Association of British Insurers (ABI) - www.abi.org.uk

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