HOME INSURANCE

PROTECTING YOUR HOME FROM WINTER WEATHER.

Winter weather can seriously damage your home. But don't worry, this leaflet will give you some handy tips on how to keep your home safe. In fact, we've been looking after our customers and their homes for over 60 years. That's a lot of winters.

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INSURANCE

REMEMBER

WINTER WEATHER CAN SERIOUSLY DAMAGE YOUR HOME.

Here are some hints to help you protect your home before the cold weather arrives.

COLD WEATHER CODE

- Check that the heating in your property is in good working order, and if you have an open fire, whether the chimney should be swept.
- Check your loft insulation is the recommended dimensions and still in good condition.
- Check all pipes and tanks are fully lagged.
- Repair any dripping taps and leaking radiator valves.
- Repair loose roof tiles and slates to reduce the risk of them falling off and check and clear your gutters.
- Check windows and window frames are firmly fixed and with no possible gaps for rain to penetrate.

GOING AWAY IN WINTER TIME

- Leave the heating on, even if you are only away overnight, just in case the temperature should drop. If you want to leave your heating off, then you should drain your whole central heating system and switch off the water supply at the mains.
- If you do leave your heating on, keep the loft door open so that warm air can circulate to your pipes.
- While you are away, ask a friend or relative to visit every day to check on your home.

IF YOUR PROPERTY IS LET

- Ask your tenants to maintain a temperature of at least 10 degrees Celsius during the winter months, especially when they are away from the property overnight or on holiday.
- Make sure your tenants know where the stop tap is so they can switch off the water if a pipe bursts or if they are going to be away.
- Turn off the services and drain down the system between November and March if you know that the property is not being lived in.
- You or your managing agent should inspect the property inside and out at least every 14 days when the property is not being lived in.

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For further information about protecting your home, please speak to your insurance adviser about home insurance from Legal & General.

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