

Winter hints and tips

HELPING YOU TO MINIMISE RISKS

Winter is on its way and the onset of the cold weather is likely to bring with it the usual problems for you and your properties. This risk guidance offers you practical advice for some of the most common issues*. **Please keep this somewhere safe so you can refer to it over the coming months.**

Burst pipes

The cost and inconvenience caused by a burst pipe can be considerable. Just a small fracture can release gallons of water, damaging masonry and plaster, carpets and other contents.

The chance of suffering these losses can be reduced by following a few simple steps:

- Make sure the boiler and heating system is serviced regularly and check that the thermostat is working correctly
- Make sure you know where to turn off the water supply
- Check the insulation on your water pipes and cold water tank - those in the attic or other vulnerable spaces should be lagged or similarly protected
- Make sure any external taps are turned off and disconnect any hoses.

If you discover a frozen pipe, don't wait for it to burst. Turn off your water supply and then slowly thaw the affected pipe by introducing gentle heat to the area, such as with a hairdryer, space heater or hot water bottle. Do not attempt to thaw the pipe with a blow torch or other open flame.

If a pipe does burst, turn off the water supply at the stopcock and try to catch any excess water in a bucket or other container. **(Do not use any electrics if you believe these may have been affected by the escaping water).** You'll need to have these checked by a professional electrician.



Devices are available which can detect excessive water flow and either send a warning or automatically turn off the water. Leak detection systems are also available, which send a warning to a designated person enabling them to take appropriate action and hopefully mitigate any damage.

What if the property will be unoccupied?

- Keep your property heated to reduce the chance of a pipe freezing
- If the premises will be unoccupied for some time, drain down and shut off your water system
- Ask somebody to check on your property daily. This may not prevent a loss but early identification of an escape can help reduce the ultimate cost.

Temporary heaters

Should your main heating system fail during the winter months, we recommend that electric convector or fan-assisted heaters with thermostatic cut-outs that operate in the event of over-heating are used as a temporary measure.

Liquid petroleum gas (LPG) heaters give off lots of water vapour which can have an adverse effect on the building, and can lead to the onset of rot in woodwork. If they are used, cylinders should be kept to a minimum and preferably changed in the open air in a well ventilated area away from any source of ignition.

Electric radiant heaters and paraffin/oil fired heaters should never be used, even as a temporary measure.

Portable heaters should be sited well clear of combustible materials and, where possible, protected against the possibility of being knocked over or moved accidentally by the fitting of guards.

Temporary heaters should not be left unattended for long periods or used when the building is unoccupied, and should never be moved when switched on.

Building maintenance



Keeping gutters, gullies and drains clear

Check your valleys, gutters, hoppers and downpipes for blockages regularly so that they can carry water away quickly and efficiently. If they are not maintained, blockages will occur and the accumulation of water will eventually cause damage. Additionally, if a downpipe is blocked, any trapped rainwater may crack or shatter the downpipe if it freezes. Signs of soil being washed away at ground level or splashes of soil at the base of walls can be an indication that water is not being caught by the gutter.

Keeping an eye on your roof

Loose or missing slates and tiles may mean that water is getting into the roof. Arranging for a professional to put back a loose or missing slate or tile is much cheaper than repairing or replacing roof timbers.

These are all simple protective measures which if undertaken regularly, can save a great deal of time and trouble later by avoiding expensive repair or replacement costs.



Keeping pathways clear

You have a duty of care to ensure that any staff, service users or visitors to your organisation are safe.

Unfortunately, slips and trips can happen, particularly when there is ice and snow on the ground. You should take actions that are 'reasonable in the circumstances'. This can include ensuring that entry and exit routes are kept free of anything that may cause a person to slip, and taking preventative measures such as clearing and gritting paths.

It is not necessary to ensure that each and every available path is immediately cleared, as long as there is at least one safe route available to access the building.

Clearly, the timing and extent of any snow fall is relevant. Whilst it might not be reasonable for paths to be cleared during heavy falls of snow, the longer the snow and ice remains on the ground after the fall has ceased, the greater the likelihood of it being considered reasonable for some attempt to clear it to be made.

Need more information?

For further advice and assistance, please call our direct commercial underwriting team on **0845 777 3322**.

If you do need to make a claim...

To inform us of a new claim, please call us on **0845 603 8381**. Claims can be reported 24 hours a day, 7 days a week. Enquiries on existing claims can be made Monday to Friday 8am to 6pm.



*This advice is provided to you as best practice guidance from Ecclesiastical. Please check your policy document for details of any further conditions specific to your policy.



Beaufort House, Brunswick Road,
Gloucester GL1 1JZ

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