



Winter Warning

For Unoccupied Properties



Before the arrival of the harsh weather we thought some advice on simple precautions to take before the temperatures drop too far would be helpful.

Useful Hints

- 1 Turn off the mains water stop valve and drain the system (including the central heating system) unless you intend to keep the central heating system on.
- 2 If the central heating system is kept on then the frost-stat should be set at 40°F/3°C. Check that the loft trap door is left open so warm air can circulate, as often, a water tank will be in the loft.
- 3 Check the insulation on pipes and water tanks, especially those in the loft. If feasible, consider replacing or upgrading if insufficient. Recommended standard for pipe lagging is a minimum of 50mm and preferably 75mm.
- 4 Repair any dripping taps.
- 5 Arrange for someone to check the property regularly particularly during any very cold spell. This is especially important if the water is on a metered basis otherwise in addition to damage to the property, there could be a substantial bill for the water!
- 6 If pipes or tanks are frozen, call in a plumber to safeguard against further damage as soon as possible. We would strongly recommend that professional advice is sought, however, in the absence of a plumber, here are some of the steps you can take to help the situation
- 7 Turn off the water at the main stopcock. If there is a stop valve fitted on the outlet pipe from the header tank, this should be turned off too. Do this even if you only suspect the pipes are frozen, since they could also have burst and, by turning off the water, you will reduce the amount of water which can escape and so minimise damage to the property.
- 8 Switch off the central heating and any other water heating installations at the same time, to avoid further damage, or even an explosion.
- 9 Before you start to thaw the system, do what you can to protect or remove anything, which might be damaged by thawing water running from the burst. Cover any electrical junction boxes and wiring to keep water off.
- 10 Thaw the pipe using a hairdryer or hot water bottle – DO NOT USE A BLOW LAMP OR HEAT GUN.
- 11 Open the tap closest to the frozen part of the pipe.
- 12 Begin thawing the pipe from the tap side of the frozen area, by warming it gently, and work backwards towards the header tank.



If A Pipe Has Burst:

- 1** Switch off the central heating and any other water heating installations at the same time, to avoid further damage, or even an explosion.
- 2** Turn off the water at the main stop valve.
- 3** Begin thawing the pipe from the tap side of the frozen area, by warming it gently, and work backwards towards the header tank.
- 4** Open all the taps to drain the system.
- 5** If the water is coming through the ceiling, collect it in buckets. If the ceiling starts to bulge, pierce the plaster with a broom handle to let the water through.
- 6** If the wiring, or any electrical appliances have been affected, do not touch them until a professional electrician has checked them. If in doubt, turn off the electricity at the mains.

There is a helpline you can contact in an emergency and they can arrange for a local plumber to come out and assist. The number is: 0870 908 3522.

These are only general guidelines and are not conditions of the policy. For certain cases, insurers may have imposed specific conditions regarding protections which must be complied with otherwise insurers may repudiate any claim.

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Property Protection Policy

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