



## AIG PRIVATE CLIENT GROUP

During the winter months, a significant percentage of home insurance claims are the result of damage caused by severe weather; most notably through frozen or burst pipes, storms and falling trees.

# Protection from burst pipes in winter

## Frozen Pipes

Frozen and burst pipes can mean enormous inconvenience, with leaks also capable of causing extensive damage to your home and possessions. They can also be extremely messy to repair and require ceilings and floors to be replaced as well as time drying out the home.

Some of the precautions below may help you avoid winter plumbing issues:

**Make sure you know where to locate the main stopcock.**  
In the event that you need to turn off your water supply in an emergency, the internal stop tap is often found under the kitchen sink, in the utility room, basement, ground floor bathroom or garage – most likely wherever the water pipe enters your home. Check that the main stopcock is working correctly on a regular basis. It should be easy to turn it off in an emergency, saving precious time. One idea is to put a tag on it, making the stopcock even easier to find.

**Leave your heating on while you are away from home.**  
Your pipes are more at risk if your house is unoccupied and unheated. Frozen pipes are often the result of the central heating being switched off completely when a house is empty. During sustained periods of wintry conditions and frost, even leaving your heating on a 10C setting can help prevent damage to your home.

**Insulate your water tank and any pipes located in unheated areas.**

These are normally exposed to freezing cold, such as the loft, roof spaces, unheated basements, outbuildings or garages. Pipes under kitchen sinks and near windows are also prone to freezing.

**Is your home likely to be vacant for several days?**

It may be a good idea to turn off the water at the stopcock – and if you have a longer holiday then you should drain down the water system so that there is no water to freeze in the event of sub-zero temperatures.

**Arrange for someone to check the property.**

This could be at least once a day during periods of extended absence. Make sure the person in question is aware of the location of the main stopcock.

**On particularly cold days, open your loft trap door.**

This allows warm air from other parts of the house to circulate into the loft. You might also leave bathroom or kitchen cabinet doors open if they are adjacent to outside walls, so warmer room air can circulate around the pipes. (NB: be mindful of chemicals stored in such cabinets if you have small children or pets).

Protecting your home

*Exceptional Insurance for Extraordinary Assets*

# winter

## ACTION - What to do if you discover a frozen pipe

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A frozen pipe may burst when it starts to warm and thaw, at which point severe damage can be caused as water from the melting pours from the break. Therefore if you detect, or even suspect a frozen pipe, you should immediately contact your plumber.

### If a pipe has burst:

- **Turn off the water at the mains stopcock** to limit the amount of water that can escape.
- **Open all cold water taps** and flush the toilet to drain the system. (NB: Don't turn on the hot taps as this may cause further problems.)
- **Switch off the central heating system** and any other water heating installations, such as boilers and immersion heaters, to avoid further damage or even an explosion.
- **Do what you can to protect or remove items** in the path of thawing water running from the burst.

## Permanent Prevention

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For greater peace of mind you could consider an automatic water shut-off system designed to afford 24/7 protection by detecting leaks and minimising any damage by stopping the spread of leaking water before it can cause catastrophic damage to your home.

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