

In association with



**stay safe
this season**

Winter

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Everslet Insurance Services



Welcome

Protect your pipes and your property

Cold weather isn't just an inconvenience. It can cause real problems too. A burst pipe can cause serious damage to the structure of your home and to electrical wiring, not to mention damage to contents like carpets and electrical equipment. With some very cold spells in recent winters, many more pipes have been freezing and bursting, so here are a few simple tips to protect your home from the effects of the cold.

Preventing burst pipes

Inspect your pipes every autumn, looking for moisture around the joints, or any discolouration of the pipes or surrounding walls or floors. If you haven't already, also check the pipes in your loft and outside the house and make sure they're properly lagged to stop them freezing. While you're in the loft, check your cold water tank too.

To keep your pipes in good condition and minimise any problems, lubricate stopcocks and valves with thin oil. Then turn them on and off to make sure they don't seize up, and fix any dripping taps - especially important if you're on a water meter.

Make sure you know where the stopcock is so you can turn the water off quickly in an emergency. In most homes it's under the kitchen sink, below the stairs or in the basement.

If you're going away for a while, leave your heating on at a low level on a timer so that water in the pipes shouldn't get cold enough to freeze. Also remember to remove the hatch to your loft to let warm air circulate.

What to do when a pipe does burst

If you discover a burst pipe, turn the water off at the main stopcock straightaway to minimise the damage. Then switch off the central heating and any other water heating installations to avoid any further damage and open all the taps to drain the system.

If it's very cold, a pipe might have burst without you knowing until it's too late. A telltale sign that pipes are frozen - and or have burst is if taps aren't working, showers aren't running and there are problems with the heating.

If you find a pipe that you think might be frozen, open the tap nearest to the potentially frozen part, so the water can flow through when it's melted. Thaw the ice in the pipe with a hot water bottle or hairdryer (making sure to keep it well away from any water).

If water leaks near the electrics or electrical appliances, switch off the mains immediately. If they're wet, don't touch them. And, most importantly, if there is any damage, call your insurer as soon as you can.



Staying safe on the roads

Winter often brings us ice and snow on the roads, making driving conditions difficult. Taking a few minutes to prepare your car now could save a lot of time and trouble when the bad weather hits - and reduce your chances of being involved in an accident or breaking down.

Check your car is in good working order before setting off, particularly the lights, and make sure there's enough fuel for the journey. Also check your tyre treads - less than 1.6mm is illegal, but the deeper the better for keeping control on snow and ice.

Fill your washers with a high grade screen wash to avoid freezing - never try to defrost your windscreen with hot water as you could crack it - and check your oil and water. Stock up with a few winter driving essentials, such as a de-icer, ice scraper, blanket, torch, coat and gloves, boots, old carpet/car mat and a shovel. It's also a good idea to take a hot flask too.

When you're actually on the road, always leave plenty of space between you and the car in front - stopping in snow and ice can take up to 10 times the usual distance. And drive gently. To avoid spinning, accelerate very gently and if you start to skid, pump your brakes to stop the wheels locking. Ultimately, if the forecast or conditions are bad, only drive if your journey is absolutely necessary.



Wishing you a safe and merry Christmas



Have you got the insurance you need this winter?
Talk to us to check you're covered.

We hope you have a wonderful Christmas, full of cheer. But we do urge you to be careful as Christmas Day is the worst day of the year for fire claims - 150% higher than normal. Accidents with cooking, candles and all those Christmas lights are usually to blame. So to help make sure your Christmas is a merry one, we've provided these simple fire safety tips.

Choose a fresh tree, rather than one that's shedding needles, and stand it in a large, stable container away from doors, fireplaces and heat sources. Water it regularly and, if possible, spray it with flame retardant.

Only use fairy lights marked with British Standard BSEN60598 2-20 and the Kitemark. Also, when you get them out of the box, check they're in good condition with no exposed wiring.

Having working smoke and carbon monoxide alarms is also highly recommended. They could save your life.

And as well as being one of the busiest times of the year for the Fire Brigade, Christmas is also a busy time for thieves. Make sure presents can't be seen from outside your home, so you're less likely to be the target of a break-in. And, if you don't already have a sensor light outside your house, think about installing one.





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