







Will we get snow or constant rain? Maybe it'll be sunny. Or perhaps our cold snap will come along in March when the daffodils are pushing through.

Regardless of what the weather throws our way, it's best to be prepared for the freezing temperatures winter can bring. Snow and ice can pose real threats to our homes, so getting our homes ready for the worst can help them stay their best once it all warms up.





Preparing for any bad weather coming your way is the first line of defence and the best thing you can do to protect your home. There are a few things you can do both inside and outside the home to get it ready.

WORTH DOING
MAKE SURE YOU HAVE YOUR
INSURANCE DOCUMENTS TO
HAND IN CASE YOU NEED TO
MAKE A CLAIM

# Perfect prep.



#### **INSIDE YOUR HOME**

How insulated is your home? Adding insulation to your attic can make a huge difference when trying to keep your home warm in winter.





Make sure you get your boiler serviced regularly, that way your heating can keep on keeping you warm.

If the worst happens and your pipes burst, it's good to know where to turn off your water! This can usually be found under the sink, or outside your home on the footpath or driveway.



Adding weather stripping can be great for helping to eliminate draughts around your windows and doors.







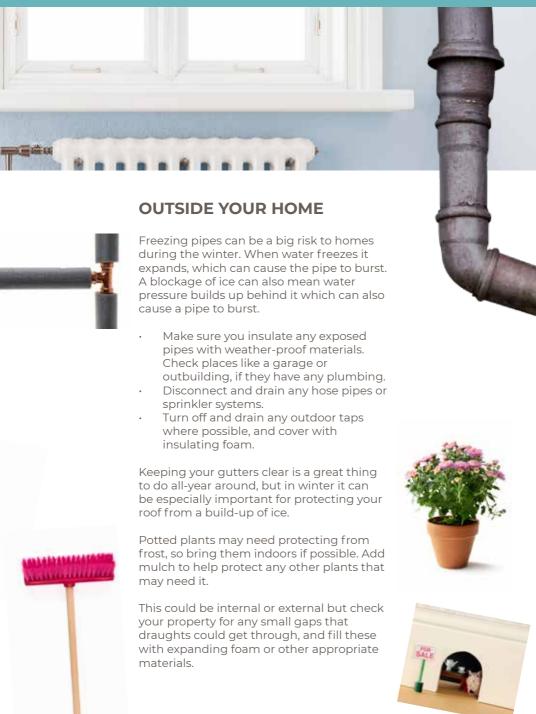
REMEMBER TO

MAKE SURE YOU'RE STOCKED UP

ON BASIC SUPPLIES SO YOU DON'T

NEED TO WORRY ABOUT BRAVING THE
ELEMENTS IF YOU GET SNOWED IN











Time to batten down the hatches, dress warmly and curl up with a hot chocolate on the sofa whilst taking care of your frostbitten home.

Once the weather has hit, if there's a build-up of snow you may need to put in the effort to keep things clear, if it's safe to do so:

- Keep an eye on drains and gutters to make sure they're clear and melting water can still flow freely.
- Remove build-up of snow where the weight could cause damage. For instance, if you have a trampoline in the garden.
- Use a broom/snow rake to remove snow build-up from low roofs.
- To help prevent pipes freezing, keeping cupboards and doors open in places like the kitchen where there's pipes can help with warm airflow.
- Keep the central heating coming on at regular intervals so you and your home are toasty warm.
- If you decide you need to use space heaters to keep your home toasty, make sure to keep them at a safe distance from anything flammable.

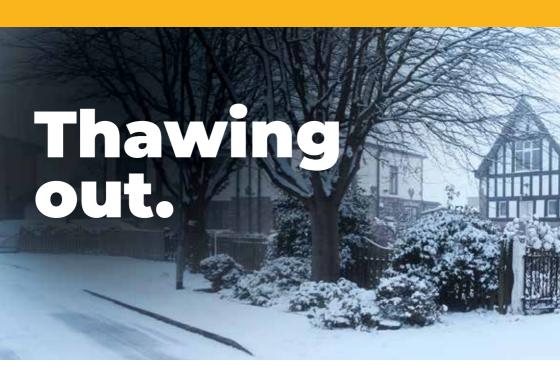
THIS ONE'S MORE FOR YOU THAN YOUR HOME, BUT TRY TO KEEP PATHS AND DRIVEWAYS CLEAR USING GRIT, IF IT'S SAFE TO DO SO. THAT WAY IF YOU NEED TO GO OUTSIDE, YOU'LL HAVE A SMALLER CHANCE OF SLIPPING.



LOOK AFTER YOUR PETS!
THEY MAY HAVE FLUFFY
WARM COATS, BUT
SOMETIMES THEY MIGHT
NEED A HELPING HAND
TO KEEP WARM IF IT'S
REALLY COLD. CONSIDER
BRINGING OUTDOOR PETS
INSIDE TOO.







Now that the weather has passed and the snow and ice are melting away, it's worth checking your home for any deep-freeze related issues.

#### **FROZEN PIPES**

Check your home for frozen pipes.
These will often have frost on the outside or have expanded around the frozen sections.

To thaw your frozen pipes, you'll need to warm them up slowly. You can use warm water (never boiling), hot water bottles, hairdryers, or space heaters kept at a safe distance.

REMEMBER IF IT THE PIPE LEADS TO SOMETHING LIKE A TAP, WATER IS LIKELY TO LEAK OUT ONCE THE ICE HAS THAWED.





### **GETTING BACK ON YOUR FEET**



Now that the big freeze is thawing and you've assessed any damage, you may want to make an insurance claim.

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#### **BEFORE CONTACTING YOUR INSURER**

First things first, make sure that everyone is safe from harm. If it's safe, and only if it's safe, take any necessary steps needed to prevent any more damage being caused to your property, e.g. turn off your electricity or gas.

MAKE SURE YOUR

INSURFR'S PHONE

NUMBER IS SAVED

IN YOUR PHONE

AND THAT YOUR

POLICY NUMBER IS

STORED SOMEWHERE

SAFF JUST IN CASE

2

## HAVE YOUR DETAILS READY

Your insurer will need to know a few things when you call to make a claim so they can make an initial evaluation of the situation. Try to have as much information ready as you can, if you can safely get access to it:

- Your name, address and contact information
- · Your policy number
- Information about the flood, such as the date and cause
- Details of the damage or any belongings which have been lost

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## OTHER INFORMATION YOU MIGHT NEED TO PROVIDE

Your insurer might need to know a few more specific details that you should try to keep hold of and store in a safe place, such as:

- Original receipts, invoices, instruction books or photographs
- The date and location of purchases for items that are lost or damaged

SWOWN COLOR

If your property is seriously damaged, your insurer might need to get confirmation of the damage from a suitably qualified expert or have someone come out to inspect the extent of the damage



WHAT YOUR INSURANCE MAY COVER Check your policy certificate for the total amount that could be paid out to help you get back on your feet.

> You could also get help with covering extra costs for getting your property back to its original cosy condition, such as:

- Architects, surveyors and legal fees
- · Removal of debris, or demolishing unsafe buildings and structures
- · Government or local council requirements





#### WHAT YOU NEED TO PAY

Regardless of the claim amount, you'll need to pay the excess on your policy for making a claim. You can normally find the amount you'll need to pay on your policy certificate.

Bear in mind that the excess amounts for buildings and contents are usually separate. but if making a claim on both at the same time, you may only need to pay one excess amount (normally the higher of the two) as long as both buildings and contents are insured on the same policy.

PREFERRED SUPPLIERS

When settling your claim, your insurer will usually offer to replace or repair your property through their network of contractors, repairers, and product suppliers.

If you prefer to find your own contractors or suppliers, some insurers may provide a cash settlement, to an amount matching their own suppliers. Or if they don't have a matching supplier or tradesman, they may pay the full replacement amount. Check your policy for more information.





