



Lloyds TSB

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UK Homes Suffer The Big Freeze

As the UK shivers under snow and ice, Lloyds TSB Insurance warns that the big freeze has caught many homeowners unprepared. With periods of extreme weather becoming more common, the insurer predicts a 15 per cent increase in burst pipe claims during the first quarter of 2007.

If you're not insured, burst pipes can be expensive with claims on average costing £2,500, while the most expensive claim met by Lloyds TSB Insurance topped £156,000 for a particularly troublesome burst.

Lloyds TSB Insurance has the following advice to help homeowners shield their property from the cold weather and avoid unnecessary damage:

- Locate your stopcock, gas valve and ball valves - so you know where they are if a problem occurs
- Store a torch with spare batteries in a safe, but accessible place, with a list of telephone numbers such as a plumber, heating engineer, glazier, electrician, roofing contractor
- If you are going away on holiday, leave your heating on low for a short time each day to avoid pipes freezing
- Keep drain gratings, gutters and down pipes free of leaves and debris
- Insulate outside stand pipes, taps, lag pipes and tanks in your loft
- Have chimneys swept and heating appliances serviced
- Repair broken fences, gates and boundary walls

Have the number of your insurer to hand, in case the worst happens. If you are away, give your insurance details to a trusted neighbour. Some insurers, like Lloyds TSB, give you helpline numbers to make a claim or to call for 24 hour emergency assistance.

Phil Loney, managing director of Lloyds TSB Insurance, said: "So far this winter we've had relatively mild weather so many homeowners were caught unprepared for this cold snap. A little bit of effort now could save you a lot of wasted time and stress caused by .../more

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problems such as burst pipes or broken boilers. To give yourself piece of mind, make sure you have adequate home insurance that will cover you if the icy conditions do take their toll.”

For more information about Lloyds TSB Home Insurance visit www.insurance.co.uk or your local branch of Lloyds TSB.

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For further information:

Eleanor Hughes

Lloyds TSB Press Office

Tel: 0207 356 1714

E: eleanor.hughes@lloydstsb.co.uk

www.mediacentre.lloydstsb.com