



INSURER REPORTS FIFTEEN PER CENT INCREASE IN BURST PIPE CLAIMS AS COLD SPELL TAKES HOLD

As the UK shivers under icy conditions, Lloyds TSB Insurance is issuing a stark warning to unprepared homeowners. The insurer has already seen a 15 per cent increase in burst pipe claims and expects this figure to rise further as the cold spell continues.

Without adequate insurance burst pipes can be expensive, with claims costing £1400 on average; while a recent claim met by Lloyds TSB Insurance topped £40,000.

The insurer has released 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, to ensure you know where they are and can access them easily if a problem occurs
- Insulate outside stand pipes, taps, lag pipes and tanks in your loft
- Keep drain gratings, gutters and down pipes free of leaves and debris
- Have heating appliances serviced and chimneys swept regularly
- Store a torch with spare batteries in a safe and accessible place, with a list of telephone numbers such as a plumber, heating engineer, glazier, electrician and roofing contractor
- If you are going away on holiday, set your heating to come on for a short time each day to avoid pipes freezing
- If leaving the house unoccupied for an extended period, lift the loft hatch open a few inches to allow warm air to circulate and reduce the risk of water pipes and tanks freezing
- Remember to notify your insurance provider if leaving your house unoccupied for more than 30 consecutive days, as this may affect your cover

- If a leak is detected, make sure that the water source is isolated quickly. If the damage warrants making a claim, contact your insurer promptly.
- Keep contact details of your insurance provider to hand in case the worst happens. If you are away, consider giving your insurance details to a trusted neighbour or relative. 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, Lloyds TSB Insurance, said: “After last year’s comparatively mild winter, it’s no surprise that so many homeowners have been caught unprepared by the cold snap. A little bit of preparation now could save you from having to deal with escaping water from burst pipes or a broken boiler. To give yourself peace of mind, make sure you have adequate insurance which will cover you if the icy conditions take their toll on your home.”

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