



Tips for getting your home winter ready

When the clocks go back and the days get shorter, there is no way we can escape the fact that winter is on its way. Before the cold weather arrives, make sure your home is prepared for winter with our simple checklist:



Make sure you know where the stopcock is in your home and check it works.

If you suffer from burst water pipes during the winter you'll need to turn it off quickly to stop water flooding out and causing damage. Make sure all pipe work, cisterns and tanks in unheated areas like lofts, roofs and under floor spaces, outbuildings and garages are well insulated. If they are not, take some time to fit suitable pipe insulation with something like waterproof foam lagging.



Before winter arrives turn the heating on and make sure it's all working.

Our advice is to run the heating at least once a month, even in summer, to keep it running efficiently and clear the boiler pump of any grit that gathers when it's not in use.



Spend some time in your garden checking any walls, fences and hedges making sure they are well maintained and stable.

Most household insurance policies do not cover gates and fences for storm damage so it's up to you, the homeowner, to make sure they are stable and secure before winter arrives.



Take some time to check your roof, look for any loose tiles, because they can easily become dislodged during high winds and storms.

Apart from the damage caused by falling tiles, it can lead to damage to the fabric of the building. Make sure that gutters and drain pipes are clear of leaves and other debris. If it rains heavily and the gutters overflow, this can lead to water getting into the masonry.



Remember, even the best pipe insulation will not stop exterior pipes from freezing in a prolonged period of low temperatures.

In advance of any lengthy periods of frost, isolate and drain down external pipe work, outside taps and exposed plumbing and leave taps open. When the weather conditions improve, the water supply can be restored.



Autumn is the time to clear leaves away and clean up your guttering.

Blocked gutters mean that water has to find an alternative escape route and if that is down an outside wall, if frost sets in bricks can be damaged too. Take the time to give guttering and down pipes a once over to make sure there are no leaks or cracks, particularly where two sections join.



Inspect the outside of your house and fill gaps in the paintwork because if frost gets into loose paintwork, cracks or open joints it can really take hold.

Pay particular attention to vulnerable areas like the tops and bottoms of doors and sand down, prime and repaint them if there are any chips, flakes or damage.



Having good insulation in your loft will not only make your home warmer, and less susceptible to frost damage, it could save you money on your heating bills too.

The Energy Saving Trust recommends it's at least 27cm thick. If you are going away over Christmas consider leaving your loft hatch slightly open to allow warm air to circulate around water pipes in the loft.



Frost can easily cause damage to brickwork and mortar on your house, garden walls and chimneys.

If you live in an older property, the mortar on your chimneys may also be susceptible to frost. It's a good idea to check your bricks and chimneys before winter and get any potential problems repaired by a professional before they develop.



If you do need to make a claim



Claims can be reported 24 hours a day, seven days a week. If you have an existing claim that you want to talk to us about we're available Monday - Friday 8am - 6pm.

We have access to a wide range of specialists who can help with drying

out and cleaning up your property. They can also undertake the repairs required.

For more information please call our claims team on

0345 070 2223

or email them at enquiries@baptist-ins.com
www.baptist-insurance.co.uk

And, don't forget our Home Insurance policy includes Home Emergency Cover as standard.

Home emergency cover gives you access to our rapid response team of fully qualified and approved contractors. Cover is included in your annual premium and is available for incidents related to:

- plumbing and drainage
- pests
- gas and electricity supply
- roofing
- security and glazing
- cooking system
- main heating system

What to do if you need to make a Home Emergency claim

When you become aware of a possible claim you need to call us immediately and notify us of your claim.

Baptist Insurance Home Emergency claim line:

0345 268 8471.

This advice is provided to you as best practice guidance from Baptist Insurance. Please check your policy document for details of any further conditions specific to your policy.



The Baptist Insurance Company PLC, Beaufort House, Brunswick Road, Gloucester, GL1 1JZ
Telephone: 0345 070 2223 Email: enquiries@baptist-ins.com

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