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## Don't get caught out in the cold: top tips to prevent burst and frozen pipes this winter

- **86% more claims for 'escape of water' during 2018 'Beast from the East' versus same month in 2017**
- **1,536 claims in March 2018 versus 824 in March 2017**

The 'Beast from the East' contributed to 86%<sup>1</sup> more 'escape of water' claims in March 2018 versus the same month last year, as a spike in frozen and burst pipes coincided with the extreme weather.

Figures from Halifax Home Insurance reveal that 1,536 claims were received during the snow storm versus 824 in March 2017.

As winter approaches, Halifax Home Insurance is reminding homeowners to take the right measures to prepare their home against the cold weather and avoid potential disruption.

**Tim Downes, Senior Claims Manager at Halifax Home Insurance, said:** "A burst pipe can be extremely stressful - especially if it happens at night or at the weekend, making it harder to track down an emergency plumber who can help get the house back to normal.

"These claims are more likely to happen during the winter due to pipes freezing and then bursting during the colder weather. Prevention is definitely better than the cure, so following our top tips are a good way to get ready for winter."

### Top tips to prevent burst and frozen pipes...

1. **Set your thermostat to a minimum temperature** around 12°C, even overnight – the heating costs are justified if it avoids a costly pipe freeze. Many thermostats have a winter option that routinely heats the system to keep pipes at the right temperature.
2. **Insulate exposed pipes** in basements, attics, garages, kitchen cabinets and on the outside of the house. Use UL-listed heat tape or foam rubber insulation where pipes are exposed to cold moving air.
3. **If you're going on holiday** it might be worth shutting off and draining your water system (ask your provider for information on how to do this) or asking a neighbour to visit while you're away to check for any leaks in the house.

## And should the worst happen...

1. **Turn off the main water supply at the stopcock** - it's worth checking you know where this is located
2. **Turn off your electricity supply**, and avoid all electrical appliances.
3. **Take photos of the damage** – this will help support your claim.
4. **Be sure to have your home insurance details to hand** Halifax Home Insurance can provide customers with useful information, such as the number for a reputable plumber, through its 24-hour Emergency Homeline.

### Editors' Notes:

<sup>1</sup>Statistics from Halifax Home Insurance in-house claims data

1. Halifax Home Insurance, Home Insurance Ultimate and Home Solutions are all underwritten by Lloyds Bank General Insurance Limited. Halifax Home Solutions and Home Insurance Ultimate have a 5 star Defaqto rating.
2. Halifax Home Insurance offers its customers a 24-hour Emergency Homeline, manned by experts who can offer useful information and advice on how to manage a home emergency, such as providing the number of a reputable plumber for emergency call-outs. The 24-hour emergency homeline is provided by Royal & Sun Alliance Insurance plc (RSA).
3. Should the worst happen, Halifax Home Insurance can send a Personal Claims Consultant (PCC) at their discretion if they feel that one of their policyholders needs extra support. PCCs act as a single point of contact on major claims, meeting customers face-to-face to discuss all aspects of the incident and personally see each claim through from beginning to end.

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