

PRESS RELEASE



22/01/2019



FOR IMMEDIATE RELEASE

Don't forget the bite of the Beast from the East

Last January Halifax Home Insurance saw a 169% increase in storm claims compared to January 2017, with 1,258 claims for storm damage received in January 2018 versus 467 in January 2017.

The same period also saw a 59% increase in claims for damage caused by 'impact*', with 135 claims in 2018 versus 85 in 2017.

As the anniversary of the 'Beast from the East' approaches, homeowners are being reminded to properly prepare their properties for the cold weather.

David Rochester, Head of Underwriting, Halifax Home Insurance, said: *"Many homeowners were severely impacted last year by the extreme cold weather and snow. Even though we haven't yet seen a proper cold snap in 2019, the weather can change at short notice, and preparation is key."*

"Homes are more susceptible to frozen pipes during the colder weather. Keeping your heating on for a few extra hours overnight is an easy way to prevent this. If it saves thousands of pounds in the event of a pipe freeze, that's a price worth paying."

Halifax Home Insurance is offering the following tips to keep cosy during the cold weather:

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. **Disconnect and drain all hosepipes**, sprinkler systems and water features that are connected to external water outlets.
3. **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.
4. **Make sure you know where your stopcock is** so that you can turn it off quickly in an emergency and can prevent a potential flood. The stopcock is the valve that controls the cold water system in your home. Stopcocks are usually found in the kitchen, below the sink unit. However in some houses the stopcock is found in a front or back hall or in a larder unit beside the sink unit.

HALIFAX INSURANCE PRESS TEAM:

Sarika Thanki

07557 661 569

sarika.thanki@lloydsbanking.com

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5. **Be sure to have your home insurance details to hand** in case the worst happens. Halifax Home Insurance can provide customers with useful information, such as the number for a reputable plumber, through its 24-hour Emergency Homeline.

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Editors' Notes:

*Claims for 'impact' refers to damage caused to the property for example by impact from a vehicle, animal or falling tree. Full terms and conditions and definition available in policy booklet.

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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