

Complacency and the British weather

With some mild winters over the last couple of years and a decrease in major weather events, consequently most household insurers have benefitted from lower claims levels and this has fed into lower premiums over the last 12 months or so. All good news but as we know all too well the situation can change in a heartbeat, however, some prudent steps now could avoid a lot of heartache and misery down the line.



In fact it doesn't need to be that severe to cause major problems, look at the freezing weather in December 2011 which resulted in a huge £1.4bn of insurance claims which according to the ABI was more than twice the amount claimed in the

cold snap a year earlier in 2010. Staggeringly, almost half of this total was caused by more than 100,000 claims as a result of burst pipes.

What this tells us is that there is no room for complacency the British weather is not something to be taken lightly and just because we haven't seen an event for a few years shouldn't stop your clients from remaining vigilant to the threat.

Whilst a claim isn't the end of the world, it is after all why we have insurance it can be hugely disruptive and these days significantly impact your client's ability to maintain reasonably priced cover, even small claims very damaging.

Here are some simple steps that you can share with your clients...

- Repair any dripping taps or radiator valves.
- Insulate water tank and pipes wherever possible especially those that are outside or in the loft.

- Make sure your clients know where their stop-cock is.
- If they are going away for a holiday or even a short break leave the heating on low just in case the temperature should suddenly drop, it would also be a good idea to leave the loft hatch open so that the warm air can get to the pipes in the loft, a rise of just a couple of degrees could make all the difference.
- If they don't want to leave the heating on and they are away for a while then the best idea would be to drain the system and turn the stop-cock off.
- Ask them if they have a friend or neighbour who can keep a regular check on the property for them.

If your clients own rental property...

- If the property is unoccupied during November to March it is prudent to drain the system down and turn off the stop-cock, most insurers will not cover damage done by water where a property has been unoccupied for a while.
- The property should be inspected by them or their managing agent at least fortnightly.

Above all, don't put off any maintenance jobs these can quickly spiral into major work if left unchecked at the whim of the weather.

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