

BE WINTER *READY*

Tips for Protecting Yourself
and Your Home



Cold and windy weather can damage your home, leading to unexpected costs and stress.

The good news is that there are some simple steps you can take to reduce the risk of damage. We'll highlight these for you in this booklet so you can get your property winter ready.

For more information on protecting your home visit

uinsure.co.uk/home/our-services/home-insurance/



COLD WEATHER



These simple tips to prepare for cold weather can make a huge difference, saving energy and money, and most importantly, your health.

- ✔ Put your central heating on to reduce the chance of freezing and burst pipes. If there is a possibility of the temperature dropping to below freezing, set the central heating to a minimum of 15C.
 - ✔ Carefully touch your radiators whilst they are running – wear gloves to prevent burning your hand. If your radiators are colder at the top than they are at the bottom then they will need bleeding.
 - ✔ Bleed your radiators to allow them to run more efficiently.
 - ✔ Complete basic maintenance on your home by fixing any potential defects to fences, sheds and outbuildings before the weather gets cold.
- ✔ Arrange for your boiler to be serviced before the cold weather sets in to avoid expensive repairs when its freezing outside.
 - ✔ Consider double glazing, or for a more affordable option you can buy adhesive film that helps insulate your windows.
 - ✔ If your home loses power, keep the freezer door shut to avoid food defrosting.
 - ✔ Make space around your radiators to make sure the heat isn't being soaked up by nearby furniture.

- ✔ During the day open your curtains to let the sun in for natural heat.
- ✔ Put up thick curtains to use at night. This is one of the most effective ways to prevent heat from escaping your home.
- ✔ Block up any draughts. Use keyhole covers and brush strips on doors and letter boxes. Carpets and rugs can also help to stop heat leaking out.
- ✔ Keep unused rooms closed to prevent wasting money on heating a space that isn't in use.
- ✔ Lag your pipes with insulation to stop burst pipes due to rapid freezing and thawing.



HOW DO I KEEP MY HOME SAFE?

- ✓ Always lock doors and windows when going out or going to bed.
- ✓ If you don't already have an intruder alarm, consider installing one – make sure they're always switched on when nobody is home.
- ✓ Never leave a spare set of keys outside and don't leave them on shelves or on tables near the front door. Instead, provide a trusted friend or family member with a spare key. Keep side gates and windows locked unless they are currently in use.
- ✓ Make sure you lock garden sheds, particularly if they contain garden tools that could help a burglar get into your house.
- ✓ Outdoor lighting gives burglars less places to hide. If you can, install timer lights that automatically turn on when there is movement or when it turns dark outside.
- ✓ Put up a "Beware of the dog!" sign – even if you don't have one, this low-cost deterrent might be enough to scare away a burglar.

✔ Don't put details about holidays on social networking sites like Facebook or Instagram until you are back from your holiday, especially if your profile is visible to the public.

✔ Make sure your home insurance provider is aware of all expensive items that need to be itemised on your policy.

✔ If you do end up falling victim to a burglary, call the policy immediately and keep hold of your crime reference number. You'll need this when you file your claim.



REDUCE DAMAGE FROM FLOODING

- ✔ Clean out gutters at least twice a year to keep them free of leaves and debris that could lead to water damage to the roof and walls.
- ✔ Check where your water stopcock is so if you do experience damaged pipes or flooding you can turn off your water supply.
- ✔ If you live in an area prone to flooding, we recommend purchasing sandbags to place on doors, windows and any other gaps.
- ✔ Move any electrical equipment and sentimental items upstairs to prevent damage.

If your property has flooded, when the water starts to go back down open your windows in the morning (if the weather allows it) to help dry your home. By mid-afternoon, the air outside is moist, so close your windows.

Check whether your home is at risk of flooding at www.gov.uk/check-long-term-flood-risk (only available in England)

Check for local weather warnings by visiting www.weather.metoffice.gov.uk/warnings-and-advice/uk-warnings

USEFUL CONTACTS

Uinsure's policies are 5 Star Defaqto rated – this means they're amongst the most comprehensive policies on the market.

Making a claim can be a stressful experience but our friendly, experienced team are available to support you so you get the right resolution as quickly as possible. They're UK based and help is available 24/7.

Before making a claim, read your policy documents to understand what is and isn't covered. You can contact Uinsure's Customer Service Team using the numbers below.

Changing Your Policy

0344 844 3844

Home Insurance Claims

See policy schedule or visit
uinsure.co.uk/home/make-a-claim

Home Emergency Claims

0330 912 4764

Family Legal Protection Claims

0330 912 4616

or scan the QR code to contact us:

