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HAMILTON FRASER PROVIDE ADVICE FOR LANDLORDS TO PREVENT BURST PIPES

As temperatures improve over the next few days the big freeze will turn into the big thaw, but there is still the risk of another cold snap. With the cold weather set to return Hamilton Fraser urges landlords to take precautions to reduce the risk of burst pipes.

Steve Barnes, Property and Claims Manager, said:

“Escaping water from burst pipes can cause considerable damage and inconvenience. By taking some simple precautions property owners can reduce the risk of a claim, and whilst much of it is common sense or indeed standard practice to the experienced landlord the following actions could make a difference!”

Hamilton Fraser has issued the following advice:

- Make sure you and your tenants know where your main stop tap is and check that it turns easily.
- Make sure pipes and tanks in your roof space are lagged. Where the loft has been insulated, less heat gets into the roof space and pipes can freeze more easily.
- In very cold weather, you could instruct your tenants to open the loft hatch to allow heat into the loft space. This will help prevent pipes from freezing.
- Advise tenants to keep doors between heated and unheated rooms open, and where possible, cupboard doors open below sinks to allow warm air to circulate.
- Seal any holes or gaps that may be letting cold air into your property.
- Check roofs, chimneys and gutters for unsafe tiles, cracks, leaks and blockages. Check that down pipes and supporting brackets are also secure. Clear drain gratings of leaves and debris to allow water to drain quickly as temperatures rise and the thaw begins.
- Make sure water supply to any external taps is turned off, drain down any water in the pipe and disconnect any hoses.
- If you or your tenant discovers a frozen pipe don't wait for it to burst. Turn off the water supply and slowly thaw the affected pipe by introducing gentle heat to the area e.g. hair dryer, space heater, hot water bottle. DO NOT attempt to thaw the pipe with a blow torch or other open flame such as a cigarette lighter or matches.

If your property is unoccupied

- Keep the heating on a low constant heat or make sure the system and all of its components have been fully drained by a plumbing professional - or it will freeze.
- Check on your property as regularly as you possibly can. If you do have a burst pipe early identification of escaped water can help reduce the cost of the damage.
- Ensure you have complied with any un-occupancy conditions listed in your policy. Remember that, for example, regular inspections might be a condition of your insurance policy and failure to do so could affect settlement of your claim. If you have any questions regarding an un-occupied property call us on **0845 310 6300**.

Emergency Action if disaster strikes

- Turn off the stop tap to prevent further flooding
- Block any escaping water with a towel
- Open all taps to reduce flooding and pressure on the system
- Turn off the source for hot water and central heating
- Can your tenant contact you in an emergency? If not you might consider providing your tenant with the number of a reputable contractor who could respond quickly and undertake emergency repairs to prevent further damage
- Contact us immediately to report your claim. Our advisers are ready to assist. Call **0845 310 6300** or report a claim on our website www.hamiltonfraser.co.uk

If customers need any advice or would like to report a claim they can contact Hamilton Fraser on **0845 310 6300** or go to their website www.hamiltonfraser.co.uk.

--ENDS--

Issued by Hamilton Fraser Insurance

For Further information please contact Natalie Mifsud (Marketing and Communications) on 0845 310 6340 or natalie.mifsud@hamiltonfraser.co.uk

Notes to Editors

1. Hamilton Fraser Insurance is a trading name of HFIS plc. HFIS plc are authorised and regulated by the Financial Services Authority.
2. For general information about Hamilton Fraser Insurance visit our web site at www.hamiltonfraser.co.uk or telephone on 0845 310 6300