

T&R Direct Insurance



Fight the Freeze

Before the cold weather arrives:

- Make sure all pipes and tanks in the loft space are fully lagged.
- Find your main stopcock and make sure you can turn it off and on. If you have a water meter, the 'off' switch is on the meter – probably right outside your house.
- Repair any dripping taps.
- Check your loft insulation is thick enough and in good condition.

If you are away from home:

- Leave your heating on to maintain an air temperature of at least 5c (40F) especially if you are away for more than a day or two during the winter months.
- Open the loft trap door to allow warm air to reach the loft.
- Ask a friend or neighbour to check your home – if there is a problem, it's better to find out sooner rather than later.

If pipes or tanks are frozen:

- Turn off the water at the main stopcock or meter.
- Switch off the central heating, immersion heater, etc.
- Turn on all your taps to drain the system.
- If water has flooded wiring or electrical systems – do not touch them before arranging a professional inspection. Turn off the electricity at the mains.
- Call professional tradesmen – plumbers, electricians, etc – to make repairs.
- **And most important of all** – contact us at T&R Direct immediately to register your claim and get further advice on what to do next!

These tips are for information only. They do not form part of a policy or contract of insurance.