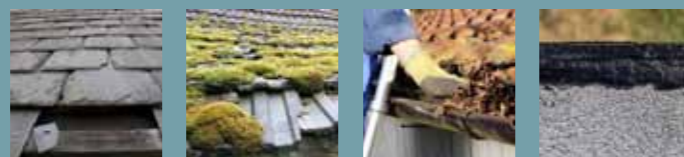




## Hints and tips on preparing your property



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### Preparing for the winter

Winter can be a time of beauty and celebration, but for many it can be a time of gruelling weather and damage to our homes / property.

This document has been designed as a guide providing a few hints and tips for owners and residents when preparing for the winter months ahead.

As insurance policies do not cover certain events, this guide will hopefully assist you in preventing extensive costs in maintenance and repairs.

### Maintenance Checks

#### Aging Roofs and Wear & Tear

Common signs of an aging roof are loose, cracked or missing tiles, along with the growth of moss.

These problems can normally be rectified easily, but once even mild weather conditions occur, the costs can be increased dramatically, so it is always worth repairing minor issues before they become major.

- Insurers will not pay for any repairs which are due to wear and tear or maintenance issues, which is another reason to keep on top of roof damage as this will help keep the costs to a minimum.
- Moss growth is not a major issue, but can crumble away in heavy rain. This moss then falls in to the guttering blocking it. Guttering can then overflow, and thus cause major water damage to the property throughout.
- Guttering should be checked for blockages as throughout the summer many forms of debris can build up within the pipes. Large amounts of rain within small periods of time in the winter can then again cause overflows and damage.

#### Flat Roofs

Flat roofs have become a common fixture to properties in modern times. However what most people do not know is that they have a much reduced life span compared to a pitched roof (8-10 years). Common signs of an aging flat roof are blistering, splits/ tears and standing water.

- Standing Water in places shows areas where the water is collecting, this is also known as "pooling". Prolonged periods of time with pooled water can cause these weak spots to become weaker and eventually they will leak.
- Splits and tears will allow water to ingress during rainy conditions but can also present a problem in light winds. Winds hitting split areas could cause further tears or even large sections of the roof to lift. If it is clear that the roof was damaged prior to the windy weather, the insurers will likely decline any external repairs.



### Brickwork and other features

Flashing can last a long time but eventually it will start to perish. Perished flashing will allow wet conditions to penetrate into the cavities of your property causing damp.

Loose brickwork and pointing are other examples of where water can seep through over a period of time. We recommend checking for these issues regularly

### Trees

Older trees are more at risk to be damaged in winter months. This in turn can put your property and lives at risk should a tree or branch fall. Check surrounding trees by using local tree surgeons for any weak areas and follow their recommendations in preventing possible events.

### Windows and Doors

It is important to ensure that all windows and doors are of an adequate standard for many reasons.

- Good quality windows and doors can help retain heat in the property, which helps the overall prevention of cold properties and frozen pipes, but they can also prevent the elements from entering your building.
- Wooden frames over time can crack, which then allows water to penetrate and expand when cold. Over time this process will result in the wood rotting and therefore no longer being watertight or in a fit state for their purpose.
- Regular checks of the wood around windows and doors can ensure that minor repairs stay at a low cost and prevent major incidents resulting from them.
- UPVC doors and windows do not have issues with rot, but do age and eventually will need maintenance / replacing. Common signs of an aging UPVC window or signs that something is not quite right are as follows: drafts, stiff or sticking when opening and closing, condensation build up or misting of the glass.

Water will be able to ingress in to the property when a UPVC window is showing signs of wear and tear, and by fixing any issues promptly, it can prevent costly repairs to your property in the future.

### Drains

Property drainage inspections can also be beneficial before the winter. Drains can be affected by a number of factors and, as they are usually underground, damage can go unnoticed.

- A basic drain inspection can be done via the manhole covers at your property. These can be opened to see whether everything is flowing as it should be.
- Extensive inspections can be done using local drainage firms. They will be able to use cameras to complete a full assessment of your drains for any damage. Obviously this length of check does come at a price, so make any checks you can first before taking this step.



### Precautions to be taken

**Local Weather Reports** – Pay attention to local weather predictions so that steps can be taken before the weather hits. (i.e. flood warnings, snow predictions etc.)

**Preparing for Floods** - If your property is in a high risk area for flooding, or has flooded previously, make sure you have sandbags and other flood protection on standby ready for a possible event.

**Keeping Pipes Warm** – Keeping your property warmer and at a constant temperature can help prevent the freezing of pipes and water leaks.

**Salt Bin** - Ice can accumulate in winter months. By ensuring all pathways are clear of snow and ice with salt, this can help prevent injuries and possible liability claims against you.

**Move and Remove Excess Snow** – In the event of snowfall, once it starts to thaw it will create extremely wet areas. Moving piles of snow away from the foundations of your building can help. Along with this, if you have large amounts of snow on the roof of your property, hiring a professional to remove this can also prevent damage to the building.

**Guttering in snow conditions** – If you have followed the guidelines regarding guttering maintenance then you should not have a problem. However we still recommend checking they are clear ready for when the snow on your roof melts. The clear gutters will help in channelling the high amount of water away from your property.

**Seal Small Cracks** – If you find any cracks in your external walls, seal these before cold weather approaches. Water particles can become trapped in the smallest of cracks, which then expand when frozen. This can result in cracks becoming larger and walls weaker over time.

**Adequate Lighting** – As the days are shorter during winter months, try to ensure that your property is well lit when it comes to pathways and drives.

**Building Inspection after an event** – It is recommended that you complete checks on your property for any damage after a severe weather event has occurred. By inspecting immediately, you will be able to ascertain if anything has happened and contact can be made with your insurer as early as possible.

**Acting Quickly** – One major problem following extreme weather conditions can be the lack of contractors available. If a large number of properties have been damaged in your area, this will mean all local contractors will very quickly be booked up for work. By acting quickly, you will increase your chances of a contractor visiting your property within a reasonable timescale



### Claims Process

Incident/loss occurs resulting in damage to your property. Take any measures to 'mitigate losses' i.e. moving furniture from the ground floor of a flooded property

Report your claim to the A-One Claims Team immediately. Your A-One Handler will ask for the following information:

- Description of the incident
- Incident / discovery date of damage
- Photographs of the property damage
- Repair invoice for the cause of the property damage (i.e. water pipe)
- One estimate required to repair the property damage. Should this exceed £1000 a second will be requested.

Your A-One Handler will report your claim to your insurers.

Either your insurers or we will validate your claim and authorise one of your estimates

Alternatively, depending on the circumstances, the insurer may wish to appoint one of their loss adjusters or contractors to validate your claim and visit your property before any claim is agreed.

Your A-One Handler will contact you with approval to proceed with your estimate for remedial works. You will need to send a copy of your paid invoice back to your A-One Handler.

If everything is in order your insurer will provide a cash settlement by way of a cheque or BACs payment.

### Our Claims Team

A-One Insurance provides an "in-house" claims service, whereby you are provided with a claims handler should you ever need to claim.

Your claims handler will progress your file from start to finish with the insurance company on your behalf. This means that you have one point of contact throughout the process and thus it is less complicated.

There will be circumstances where you will need to discuss things directly with the insurers and, if this is the case, your claims handler will explain what these steps are for and still assist you with the claim progression.

If you need to make a claim, or simply just have questions and want some advice, your claims handler is there to offer you one on one care to help you with your queries.



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