



## Protect your property this winter

Make sure you follow this advice and prepare your property for the winter months.

### Your roof:

Make sure that do an annual check of the roof. Look out for any missing or cracked tiles and make sure the roof can support the weight of any snowfall.



### Your pipes:

- Insulate external pipes as well as any in the loft
- Make sure that overflow pipes are correctly connected and not blocked
- Clear out your gutters and downpipes and make sure they are free from cracks or splits
- Check that external pipework is not lagged
- Drain down outside taps, fit them with an insulated jacket or turn them off internally

### Your Tenants:

- Ensure your tenants know who is responsible for clearing any snow build up, you or them
- Make sure they know where the stopcock is and how to turn it off

### Frozen - a winter case story

The tenant had left the premises for the Christmas holidays but did not drain down the water system before leaving. As a result, the pipes froze and burst and caused significant water damage to the whole property.

The claim came in at over £30,000, which included not just the repair costs but also loss of rent as the property was untenable for the period of repairs.

You can contact the Total Landlord Insurance Claims team on 0345 310 6370

[www.totallandlordinsurance.co.uk](http://www.totallandlordinsurance.co.uk)