



Holloway Insurance Services

Looking after your business as if it's our own

Landlord Cold Weather and Storm Protection Tips

Insurers are less inclined to pay out claims if the landlord has not maintained a property. Our check list provides some ideas to help keep your property well maintained.



Background

As the winter weather takes hold, insurers can be very busy with claims and this can cause delays with response and willingness to pay out.

Goals

Simple maintenance will reduce the chance of a claim and increase the likely hood of your insurer agreeing to cover your losses.

What can you do?

- **Clear out the gutters:** blocked gutters can freeze and the additional weight and size can cause breakages. Water can then soak into your property.
- **Open windows:** Bathrooms in particular can cause condensation and mould. Encourage tenants to open windows. Check your extraction facilities are working such as bathroom and cooker fans. Oil window locks to prevent seizing if this is suitable for your windows.
- **Lag pipes:** Outside and attic pipes can freeze. This can cause expensive damage. Combi boilers and showers with outside pipes can fail to work resulting in call outs. Take the chance to check all lagging is still in place.
- **Radiator checks:** Ask tenants to allow you in to bleed radiators, this will ensure that they are working efficiently, lower tenant costs and reduce the strain on boilers.
- **Trip Hazards:** Wet and cold weather leads to growth in moss on paths causing slip potential. Ice can increase the size of cracks in pathways which may cause tenants to trip and fall. Keep paths in good maintenance and keep leaves clear.
- **Monitor trees:** Autumn cut back and inspection of trees will reduce damage in winter storms.
- **Check your boiler:** As well as lengthening the life of your boiler, it will reduce the potential of breakdown and carbon monoxide poisoning.
- **Sweep Chimneys:** This reduces chimney fire risk and carbon monoxide poisoning. Check with the fire service about how often your home fire usage would require a sweep.
- **Encourage a fire service home safety visit:** This will educate tenants to behave responsibly. If they are not eligible, a print out can be left in the property.
- **Provide suitable refuse storage:** This will reduce the risk of fire and damp.
- **Encourage tenants to monitor and report:** Talk about the devastation of water damage and ask them to look out for any dampness or peeling of paint, bubbling of flooring, visible changes to the roof and to report to you to investigate.
- **Develop a good relationship with neighbours:** They can be both the recipients of damage and responsible persons who will report damage.
- **Provide your tenants with an emergency winter kit:** Share emergency service numbers for boilers, location of stopcocks, a black out kit eg torches, small gas camping cooker, how to report electricity cuts and your emergency contact details, 24 hour insurance emergency help line etc.

Finally

- Remember to check your tenancy agreement before entering the property.
- Respect that some tenants may still be shielding.
- Write some basic maintenance responsibilities into the tenancy agreement, eg keeping paths clear.
- Ensure tenants are aware of basic tips on how to manage the property and who to contact should things go wrong. Students and house share tenants will need additional support as they will not have experience.
- If you are away, have someone else that they can call.
- Ask neighbours to hold a key for emergencies.
- Show tenants where the stopcock is and explain how to use in times of a leak.
- Always re check your policy schedule at every renewal. Your circumstances may have changed eg the rebuild value of the property and insurers may have changed your cover.

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