

Freezing temperatures and heavy snow bring burst pipe misery to many UK homes

A leading insurer has seen a dramatic increase in home insurance claims due to the recent snow and cold weather. Lloyds TSB Insurance reports a sevenfold increase in claims for burst and frozen pipes, and is issuing thoughtful tips and advice to homeowners to help them protect their homes as the big freeze continues . . .*

- One in twenty home insurance claims is for burst pipes *
- Met Office severe weather warnings for many parts of UK**
- Take steps now to reduce the risk of burst pipes.

As freezing temperatures continue to hit many parts of the UK again this week, homes are under threat from burst and leaking pipes, causing extensive damage to property including structural problems and electrical faults. Since November 29th, one in twenty of all home insurance claims to Lloyds TSB Insurance was for burst pipes, compared to less than 1% throughout November.

The insurer anticipates many more weather related claims as the bitterly cold weather continues over the Christmas period. Met Office severe weather warnings remain in place for ice and snow across Scotland and north east England, with up to eight inches of snow predicted on the North Yorkshire Moors.** Tim Downes, Regional Manager of Lloyds TSB's Personal Claims Consultants says: "The cost to repair damage caused by a burst pipe is typically around £2000, so it is worth taking steps to avoid frozen pipes, making sure you have adequate insurance in place and also knowing what to do to limit the damage if a pipe does burst."

To help prevent burst pipes:

- Burst pipes occur when water freezes and expands, cracking the pipes and causing them to leak when they thaw. To avoid this, insulate the loft, all water pipes and also the sides of your water tank.
- If leaving the home empty in the winter for any length of time, leave the central heating on low, to avoid the pipes freezing.

- Many boilers have a frost protection thermostat on them which turns on automatically if the temperature drops below a certain level. It's also worth asking a friend or trusted neighbour to check on the home now and again to ensure pipes haven't burst or frozen.
- Make sure you know where your water mains stop tap is and ensure you can turn it off easily in an emergency.

What to do if a pipe has burst:

1. Turn off the mains water supply. This is often found under the kitchen sink or where the service pipe enters the property
2. Turn the electricity off in areas affected by the leak via the fuse box. If substantial water damage has been sustained, the electrical supply should be turned off completely until a qualified electrician is able to inspect the electrical system and ensure it is safe.
3. Drain the water system down by running all the cold taps
4. Any dripping water can be caught in buckets. If the ceiling starts to bulge, pierce a few small holes in it to let the water drain through
5. If water has been leaking for some time and the ceiling is bulging significantly, it may not be safe to enter the room
6. Turn off the central heating and immersion heater, and turn on the hot taps to help drain the water system
7. Contact your home insurer as soon as possible for further advice or to register a claim.

Should the worst happen, Lloyds TSB Insurance can send a Personal Claims Consultant (PCCs) at their discretion, whenever they feel a customer needs it most. PCCs act as a single point of contact on major claims, meeting customers face-to-face to discuss all aspects of the incident and personally see each claim through from beginning to end.

Ends

* Lloyds TSB in house claims data December 3 2010

**Met Office weather warnings as reported on Express.co.uk Dec 8 2010 at <http://www.express.co.uk/posts/view/216143/Big-freeze-here-to-stay-as-temperatures-plunge-to-20>

For further information, contact:

Melanie Matthews, Lloyds Banking Group
 Tel: 0113 3959801 Mob 07908 448310
melaniematthews@halifax.co.uk