

Winter Weather ‘Could Cause Water Worries’

Homeowners who are concerned about the state of their pipes should ensure that they check them before the worst of the winter weather sets in, it has been claimed.

October 30, 2007 (FPRC) -- Personal insurance firm NFU Mutual is recommending that householders take some time to review the state of both pipes and guttering to make sure that they avoid expensive plumber call-outs should the winter be a cold one. The firm states that, with the weather so far having been very changeable, the dark months could yet see a cold snap causing havoc with the nation's pipes.

Laura Wood at NFU Mutual comments: "This year's weather has been totally unpredictable. We had severe storms in January, heavy snow in February, followed by a warm and sunny Easter and then rain and floods all summer. What this winter will hold is anyone's guess."

While some work to prepare a home for the colder months might be expensive - perhaps requiring home loans to spread the cost - they are likely to be more cost-effective in the long-run than being forced to conduct emergency repairs.

NFU Mutual suggests a wide variety of actions which can stave off the worst of winter damage. On the exterior of the property, homeowners should clear gutters of leaves and birds' nests, ensure that fences and walls are in good repair and that garden furniture and ornaments are secured for the winter. Projects which might require small homeowner loans to avoid greater outlay later include ensuring that the roof is in good condition with secure tiles and slates and making sure that chimneys are in a suitable condition to withstand a storm. Additionally, making sure trees in the garden are unlikely to break can help to avoid damage to the home, shed or greenhouse.

The insurer states that most insurance policies require property owners to keep their home in good repair - and failure to heed such warnings could result in a later claim being turned down. Householders in rural areas might especially wish to consider borrowing on low cost loans to finance pre-emptive repairs, since NFU Mutual identifies them as at particular risk of winter weather damage.

Earlier this year, Halifax Home Insurance warned homeowners that it is not merely the outside of their property which can be ravaged by winter - the inside also has potential troublespots. For instance, pipes which are not sufficiently insulated can freeze, with the water within expanding until they crack. The following thaw can see water leakage and expensive damage occurring to the rest of the property. Consequently, home loans to cover the cost of improved insulation around water pipes could be a sage move in the long run.

Vicky Emmott from Halifax Home Insurance said: "Water from a burst pipe within a loft space can very quickly cause damage to plaster ceilings, wall plaster, kitchen units, electrical wiring and decoration, as well as carpets, beds, electrical items and other contents within a property.

"So by simply insulating your pipes you can help to protect yourself from unwanted disasters this winter."

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