

## Homeowners 'Need To Protect Home Against The Cold'

*With the winter season beginning to set in, homeowners need to take sufficient steps to protect their property against the inclement conditions, it has been claimed.*

November 20, 2007 (FPRC) -- In a study conducted by Cornhill Direct, more than a third (38 per cent) of people believe that they are unable to do anything to protect their property should temperatures drop severely. Meanwhile, 30 per cent of respondents do not have any protective lagging around their water tank, with this proportion rising to 43 per cent for those without such protection on their water pipes. However, to help meet the costs of getting preventative measures put into place, consumers may wish to take out a competitively priced homeowner loan.

Research carried out by the insurance firm also showed that one in ten Britons do not know where their stopcock is located should they suffer from a burst pipe. In addition, a tenth of those questioned admitted that they did not take any precautions, such as turning off the stopcock, to safeguard their home should they go away. The findings also showed that those living in Scotland and the south-west of England are the most likely to suffer damage to their homes as a result of having a burst pipe.

However, Cornhill Direct warned that being aware of protection techniques for property could be a wise move for many consumers as the cost of a burst pipe can reach up to 3,500 pounds. And should homeowners find themselves having to unexpectedly pay out for such repairs to their water systems, they could well discover that they are developing difficulties in meeting other financial commitments such as mortgages, secured loans and utility bills.

Commenting on the figures, Simon Coughlin, spokesperson for Cornhill Direct, said: "The winter weather is the biggest cause of domestic emergencies. When a cold snap bites, pipes can freeze and overworked central heating systems break down. Before it gets too cold, people should inspect their pipes for cracks, leaks or other damage. Learn where the stopcock is so you can limit water damage if a pipe bursts."

In addition, Mr Coughlin pointed to research from the insurance firm showing that about half of the calls received by its 24-hour emergency helpline over the course of the last 12 months have been from those suffering drainage or plumbing problems following a burst pipe or blocked drain. Meanwhile, some 23 per cent of callers have reported problems with their heating systems.

And with the months now becoming colder - applying for a secured loans, whether this is to fund improving homes to protect them from the winter weather or to help meet the cost of repairs - could be advised. Earlier this year, research conducted by Saga Home Insurance revealed that a third of those Britons enhancing their properties believe that such work will last for five years. Overall, bedrooms and bathrooms are the parts of the home that consumers want to improve the most, with a cheap secured loan being one possible way to finance the expense of such work.

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For more information contact Abbi Rouse of All About Loans (<http://www.allaboutloans.co.uk>)

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