

## Homeowners 'urged to prepare for winter'

*Homeowners across the country will undoubtedly have woken in recent mornings and noticed the autumnal chill in the air.*

November 29, 2007 (FPRC) -- With winter fast approaching, temperatures are set to drop significantly and property owners would be well advised to ensure their homes are ready for the onslaught. Insurer Legal & General has stated that, with the average property now worth in excess of 230,000 pounds, it makes sense for owners to ensure that houses are kept in good condition.

Temperatures this winter are likely to fall below those seen in 2006, according to the latest predictions from the Met Office, while December is also historically the wettest month of the year. Both variables can have an impact on the degree to which homes can make it through the winter months unscathed. However, regular maintenance, perhaps using cheap loans to fund repairs, can avoid more significant costs at a later date.

Crucially, homeowners planning to rely on their home insurance to fund any repairs to their house should be warned that they might not receive the payout they were expecting. Legal & General states that, while such policies may cover homes for damage ensuing from a burst pipe or poor conditions taking their toll on the roof, there is an obligation for owners to keep their home in a reasonable state of repair. Failing to do so could potentially invalidate a policy when it comes to the crunch - so borrowing cheap loans as a means of shoring up the winter defences could pay off in the long run.

Elaine Parkes, head of technical services at Legal & General's general insurance business said: "Household insurance is designed to provide peace of mind to homeowners so they know that they have cover in place should their property be hit by 'the ravages of winter' or severe weather. However, homeowners need to take reasonable steps to safeguard their property and contents against loss or damage. This includes ensuring that their property is maintained in a good condition, so fixing any loose tiles on a roof or making sure flood prevention measures are in place, if appropriate."

Legal & General has published a homeowner checklist designed to ensure that the house is in good working order and likely to comply with insurance policy strictures. When freezing conditions are expected, making sure that loft insulation is in place and that pipes are fully lagged will help to prevent burst pipes - both of which improvements could be funded by means of cheap loans. Meanwhile, in preparation for storms homeowners should repair loose roof tiles and check whether trees near or overhanging the house are capable of surviving the weather undamaged.

Halifax has recently provided similar advice, stating that "prevention is certainly better than cure" in terms of maintaining a property. The firm adds ensuring that gutters are clear and making sure external lighting fixtures are firmly in place to the list of vital undertakings before the house is wracked by winter weather.

Meanwhile, those property owners who are resting on their laurels having ensured that their property is likely to stay in one piece over the winter might consider boosting its value in other ways. Recent research conducted by Saga Home Insurance revealed that ever higher numbers of households are

investigating improving their property's value by undertaking renovation work, for instance using a secured loan to create a more modern kitchen or invest in a chic new bathroom suite.

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**Contact Information**

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