

# IMPORTANT INFORMATION FOR POLICY HOLDERS

## YOUR HOLIDAY HOME INSURANCE

### HOLIDAY HOMES ARE PARTICULARLY SUSCEPTIBLE TO DAMAGE CAUSED BY ESCAPE OF WATER OR BURST PIPES.

UNFORTUNATELY WE CAN'T CHANGE THE WEATHER BUT WE CAN TAKE STEPS TO PREVENT THE ESCAPE OF WATER OR BURST PIPES.

With this in mind the following is a **SUGGESTION LIST** to be implemented whenever your holiday home is unoccupied.

- ✓ Turn off water at the mains stop cock and drain the water and heating systems.
- ✓ If you do not want to drain the water and heating systems you should set your gas or oil fired central heating system to operate continuously for 24 hours of each day at a temperature sufficient to prevent freezing of the water/heating systems including all piping. Your Insurance policy will stipulate the minimum temperature at which the heating system should operate.
- ✓ Arrange for a neighbour to check the property regularly.
- ✓ Turn off the gas at the mains unless needed to maintain the central heating.
- ✓ Unplug/disconnect all electrical appliances other than those needed to maintain the central heating and alarm systems.
- ✓ Make sure your central heating boiler has been serviced in accordance with the manufacturer's guidelines.
- ✓ If there is a hatch to the loft/attic - this should be left open.
- ✓ Check the oil tank to make sure there is sufficient oil to maintain your central heating.
- ✓ Check all pipe work, particularly in the attic, to ensure that there are no leaks (however small) and that all pipes, pipe joints and tanks are adequately insulated.
- ✓ Make sure you and your neighbour know where the stop cock is for the mains water.

### **MOST IMPORTANT OF ALL**

is that you are fully aware of the conditions applicable in your insurance policy and in particular the conditions that apply during the period from **1<sup>st</sup> October** to **31<sup>st</sup> March** annually.

- If this information is not immediately available to you please contact us.