Protecting Your Property

Many insurance claims can be prevented. A reduction in claims can be achieved by taking a proactive stance. Fewer claims avoid dramatic increases to the premium and excess levels in future years. These guidelines may help to prevent incidents and we strongly recommend that you implement any that you can. We also kindly ask that any tenants are made aware of them and act appropriately.

Water Damage

- Know where your stopcock is. Turn the water off at the mains in an emergency.
- Insulate any pipes and tanks that may freeze. These can be found in unheated (loft space) or exposed part of the premises (Outside walls). Renew lagging and ensure insulation is thick enough.
- During Winter, leave your heating on if property is left empty overnight. In severe weather, leave your heating on day and night to prevent freezing.
- Inspect gutters once a year. Remove all debris and avoid blockages.

Electrics

- Wiring should conform to IEE Regulations – Consider renewing wiring more than 25 years old.
- Do not overloaded sockets.
- Use only qualified electrical engineer
- Use correct fuses.

Heating

- Use fixed heating appliances. Avoid space and portable heaters.
- Avoid storing combustible materials.

Fire

- Clear up rubbish regularly – Do not allow waste, mail or newspapers to accumulate.
- Dispose of rubbish carefully – even when stacked neatly against your premises, it is an easy target for arsonists. Place combustible rubbish in a secure metal container, away from the building.
- Do not store combustible liquids and gases.

Security

- Improve security – protect your premises against unauthorised entry. Contact your managing agent immediately if you have any security concerns.

If you intend to leave your property Unoccupied:-

- The premises should be fully secured.
- Electricity to be disconnected, other than for an intruder alarm system.
- Gas and water supplies to be disconnected at the mains and the water system drained.
- Clear all combustible waste and seal letter box (es).
- Arrange for the property to be inspected weekly and advise your Managing Agent and Insurers.