



Helping your clients look after their properties this winter

With autumn now upon us and temperatures beginning to fall, it's prudent that your clients think about how to look after their properties, especially if they are unoccupied. Although suitable property insurance is important all year round, the impact of specific perils can increase during the onset of autumn and run up to winter.

Looking after unoccupied properties



Here are a few things to consider if your client owns a property that will be unoccupied over the coming months:

- Know where the stopcock is to turn off the water supply and help avoid escape of water.
- Ensure the property is drained down before the cold weather sets in to help avoid frozen pipes that could later burst.
- Alternatively, if the property is not drained, leave the heating on to help avoid frozen pipes.
- Ensure that your boiler has been maintained.
- Thoroughly clean and tidy the property to help avoid attracting pests looking for a warm home.
- Remove any leaves that build up in gutters to help prevent blockages.
- Always inspect your property after extreme weather, such as snow or heavy rain.
- Find property insurance that suits the particular needs of your property.

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With Vasek's Unoccupied Property insurance, we also apply a heating clause that all policy holders must adhere to in order to ensure that their policy remains valid. It may be worth reminding your clients of this as winter approaches. The clause states:

"There shall be no cover under insured event 3 "Escape of water from any fixed appliance, pipe or tank" or the additional cover "Trace and Access" during the period 1st October to 31st March each year unless you comply with one of the following:

- Where the entire premises has the benefit of a gas or oil fired central heating system fitted with automatic controls and a separate thermostat, the system must be set to operate continuously (not timed) for 24 hours each day at not less than 12 degrees Celsius or 54 degrees Fahrenheit
Or
- All water supplies to be turned off at the mains and the entire water system be drained of all the water.

You must also ensure that during the months of November, December and January each year the hatch to the loft area of the premises (where there is one installed) is propped open by at least twelve inches or thirty centimetres.

If you fail to comply with any part of this clause, claims relating to insured event 3 "Escape of water from any fixed appliance, pipe or tank" or the additional cover "Trace and access", will be void and not paid."

How tenants can protect your landlord clients?

If your client is a landlord, their tenants may be able to help with the winter preparation by:

- **Being encouraged to report any problems**, such as the slightest drip or smallest crack. These can get worse, so if left, they may cause further damage.
- **Keeping their contact details up-to-date** to ensure that they can reach their tenants to let them know if they need to visit the property or send a professional for maintenance or repair work.
- **Keeping the property suitably heated**, especially if your client has included a clause in their tenancy agreement that requires tenants to adequately heat the house throughout the winter months. By reminding them of this condition and of which months it applies to, the landlord (and their tenants) can help to avoid issues such as mould and damp.
- **Storms are more common in winter months** and if one is due, landlords should ask tenants to keep an eye on the outside of the property to report leaking drainpipes, blocked gutters, or damage caused by high winds.
- **If a storm is forecasted** landlords can advise their tenants to keep all windows and doors shut and store away unsecured garden items such as furniture and plant pots from around the property.
- **It may even be wise for landlords to schedule an autumn inspection** to check the outside of the property and look for areas that need attention, such as broken or blocked guttering, overgrown vegetation, and rotting or cracked window frames.

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Vasek's Landlord insurance includes a security clause that all policy holders must adhere to in order to ensure that their policy remains valid. It may be worth reminding your clients of this as winter approaches. The clause states that:

"The premises are inspected at least once every month during the months of February to September and every 14 days during the months of November to January. Accurate records of these inspections must be kept and any works necessary to maintain the security at the premises must be undertaken immediately and be documented. We may ask you to produce these documents in the event of a claim."

Learn more about our products and services

At Vasek, we have specialist cover for both unoccupied properties and for landlords, to help cover your clients for their specific property insurance needs. To learn more, get in touch with your dedicated Business Development Manager.

You can also reach the team by calling **0115 950 5052** or by email at bdm@vasek.co.uk

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