BE WINTER READY

Tips for Protecting Yourself and Your Home



MONEY

Cold and windy weather can damage your home, leading to unexpected costs and stress.

The good news is that there are some simple steps you can take to reduce the risk of damage. We'll highlight these for you in this booklet so you can get your property winter ready.

For more information on protecting your home visit
https://uk.virginmoney.com/insurance/home-insurance/



Cold Weather

What can I do before and during cold weather? These simple tips can make a huge difference, saving energy and money, and most importantly, your health.

- Check your heating works as heating engineers get extremely busy as the cold weather sets in.
- Put your central heating on to reduce the chance of freezing and burst pipes. If there is a possibility of the temperature dropping to below freezing, set the central heating to a minimum of 15C.
- Check to see if you have emergency breakdown cover for your heating as this could save on expensive repair bills. If you have Virgin Money Home Insurance this can be included in your policy.
- Bleed your radiators to allow them to run more efficiently.



- Carefully touch your radiators whilst they are running – wear gloves to prevent burning your hand. If your radiators are colder at the top than they are at the bottom then they will need bleeding.

- Complete basic maintenance on your home by fixing any potential defects to fences, sheds and outbuildings before the weather gets cold.

- Arrange for your boiler to be serviced before the cold weather sets in to avoid expensive repairs when its freezing outside.

- If your home loses power, keep the freezer door shut to stop food defrosting.

- Consider double glazing, or for a more affordable option you can buy adhesive film that helps insulate your windows.

- Make space around your radiators to make sure the heat isn't being soaked up by nearby furniture.



- During the day open your curtains to let the sun in for natural heat.
- Put up thick curtains to use at night. This is one of the most effective ways to prevent heat from escaping your home.
- Block up any draughts. Use keyhole covers and brush strips on doors and letter boxes. Carpets and rugs can also help to stop heat leaking out.
- Keep unused rooms closed to prevent wasting money on heating a space that isn't in use.
- Lag your pipes with insulation to stop burst pipes due to rapid freezing and thawing.



How do I keep my home safe?

- Always lock doors and windows when going out or going to bed.
- If you don't already have an intruder alarm, consider installing one – make sure they're always switched on when nobody is home.
- Never leave a spare set of keys outside and don't leave them on shelves or on tables near the front door. Instead, provide a trusted friend or family member with a spare key Keep side gates and windows locked unless they are currently in use.
- Make sure you lock garden sheds, particularly if they contain garden tools that could help a burglar get into your house.



- Outdoor lighting gives burglars less places to hide. If you can, install timer lights that automatically turn on when there is movement or when it turns dark outside.
- Put up a “Beware of the dog!” sign – even if you don’t have one, this low-cost deterrent might be enough to scare away a burglar.
- Don’t put details about holidays on social networking sites like Facebook or Instagram until you are back from your holiday, especially if your profile is visible to the public.
- Make sure your home insurance provider is aware of all expensive items that need to be itemised on your policy.
- If you do end up falling victim to a burglary, call the police immediately.
- After contacting the police keep hold of your crime reference number for your insurance claim and file your claim with your home insurance after reporting the crime.



Reducing damage from flooding

- Clean out gutters at least twice a year to keep them free of leaves and debris that could lead to water damage to the roof and walls.
- Check where your water stopcock is so if you do experience damaged pipes or flooding you can turn off your water supply.
- If you live in an area prone to flooding, we recommend purchasing sandbags to place on doors, windows and any other gaps.
- Move any electrical equipment and sentimental items upstairs to prevent damage.



- If your property has flooded, when the water starts to go back down open your windows in the morning (if the weather allows it) to help dry your home. By mid-afternoon, the air outside is moist, so close your windows.

Check whether your home is at risk of flooding at **www.gov.uk/check-long-term-flood-risk** (only available in England)

Check for local weather warnings by visiting **www.weather.metoffice.gov.uk/warnings-and-advice/uk-warnings**



Useful Contacts

For Virgin Money customers you can call our Customer Service Team on:

0330 912 2502

or scan the QR code:

If you need to make a claim phone the Virgin Money Claims Team on:

0330 912 7735

or scan the QR code:

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