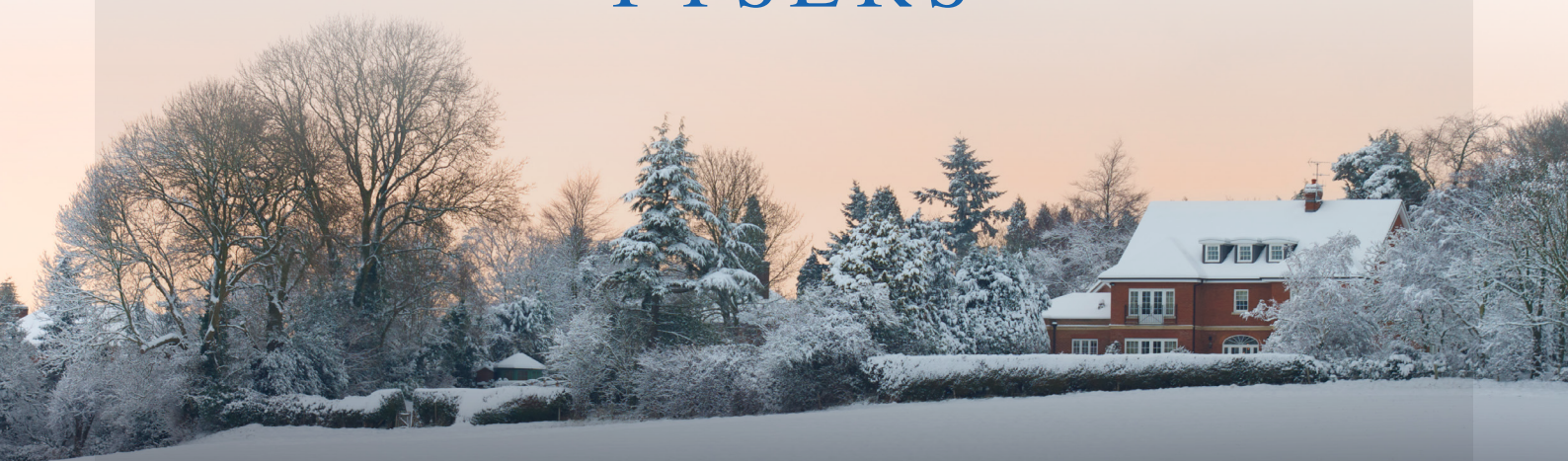




TYSERS



WINTER TIPS FOR YOUR HOME

HOUSEHOLD AND CONTENTS INSURANCE

TYSERS INSURANCE BROKERS



KEEPING YOUR PROPERTY SAFE

Insurance claims data indicates a spike in burglaries around the festive season, it's an opportune time to review your household security.

Here are a few tips to keep you, your family and your property safe and secure.



SHINE A SMARTER LIGHT THIS WINTER

Timers for lights are useful, but smart security technologies offer significant advantages over the more traditional methods.

Burglars often scope out homes for a few days prior to forcing their entry. If lights in the same rooms switch on at a routine time each night, it doesn't take long to deduce they're being operated by a timer.

With smart technology you can continue to maintain control of your lighting anywhere in the world.

- Smart bulbs can be dimmed and switched on and off;
- Smart lighting allows you to vary the routine, lighting up parts of your home, at different times, creating the impression of movement and an occupied property;
- In addition to the obvious security benefits this also allows you to conserve energy and achieve efficiencies.

Smart lighting can also be extended to the exterior of your home. Motion detecting floodlights are a useful deterrent and, when connected to your smart phone, can be used to notify you when unusual activity occurs and linked to security cameras to catch would be thieves in the act.

LOCK IT DOWN

To secure your home and the best insurance premiums, it's important to have British standard locks fitted to all external doors and windows. This will provide you with peace of mind.

[The Five Lever Mortice Deadlock](#)

The more levers a lock has the more secure it is, so the Five Lever Mortice Deadlock is regarded as the most secure general house lock and is often fitted on wooden external front and back doors (a five lever Mortice Deadlock is **NOT** found on uPVC or composite doors).

Most insurers will insist that your lock conforms to British Standard BS3621, which ensures it has certain security features in the mechanism. You can tell if your lock conforms by checking for the **BSI Kitemark™** - usually on the plate set in the door.

[Rim Automatic Deadlatch with Key-Locking Handle](#)

A rim automatic deadlatch (nightlatch) is fitted on the inside of your door, with the key locking cylinder, to insert your key to open the door, located on the outside of the door. This type of lock can be locked and unlocked from both sides. Nightlatches are easy to use from the inside and lock automatically once the door is shut.

Fitting both a nightlatch and a Five Lever Mortice Deadlock to wooden external doors improves the security of your home.

Multi-Point Locking System

This type of lock is commonly used on external front and back doors. This lock can be found on Composite, UPVC, French Windows and Patio Doors. When the lock is used multiple bolts will engage into the door frame, usually with a minimum of three points and sometimes four or five.

Euro Cylinder Lock

Most often, these locks are to composite and UPVC doors and used with Multipoint locking systems. Make sure you fit a Euro cylinder that is either SS312 diamond approved or TS007 3 Star.



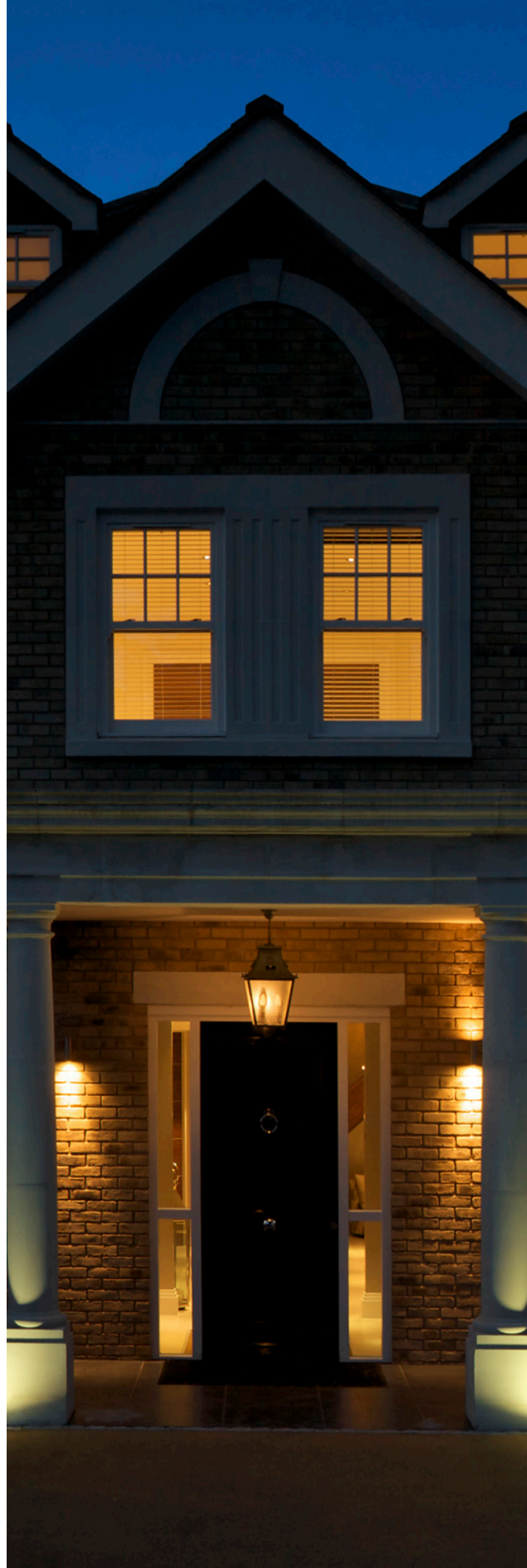
BE ARMED, BE ALARMED

For purchasers of alarms for homes and business premises The British Insurance Brokers Association (BIBA) publishes a useful guide. The guide is designed to provide details of what security standards insurers may typically expect and [can be viewed in full here](#).

Our high-net-worth clients have high value personal assets making a monitored alarm system the most suitable choice for protecting their homes.

An alarm transmission system (ATS) product is used to transmit alarm signals to a continuously manned alarm receiving centre (ARC).

The installers of such systems conform to police rules and applicable standards which entitles them to request a police unique reference number (URN). The award of a URN allows the ARC to directly contact the police force's control room and request an immediate response to alarm activations, justifying police attendance.





THINGS TO CHECK

The following are tips to help prevent any issues that may arise during the cold weather.

HEATING SYSTEM

Have your heating system and boiler checked by a licensed professional. Faulty heating equipment is among the leading causes of home fires during the winter months.



FIREPLACES

Call out a chimney sweep to check your fireplaces and chimneys. An annual inspection is important as a clogged flue can harm you and your family due to the increased risk of fire, as well as the possibility of toxic carbon-monoxide gas poisoning.

GUTTERS AND PIPES

Check all gutters and pipes and have them cleaned out if necessary, as this may otherwise result in flooding. Check the roof and replace any roof tiles that are missing or damaged. Please ensure that the whole roof is watertight.



SMOKE ALARMS

Check that your smoke alarms are in good working order. Batteries will need to be replaced twice a year, while the detectors themselves usually have a life span of about 10 years. Hardwired smoke alarms also need to be replaced after a decade of use.

ROOF

Check the roof and replace any roof tiles that are missing or damaged. Please ensure that the whole roof is watertight.

TREES

Make sure that trees are trimmed and kept away from the house. This will help protect your drains and prevent damage from falling branches during storms.

WINDOWS

Check your windows for possible areas of bad paintwork and loose putty. Gaps may admit water and cause the window to swell, jam or even rot.

FIRE EXTINGUISHERS

Check your fire extinguishers and charge or replace these as necessary. We recommend keeping a small multi-purpose fire extinguisher and fire blanket within the kitchen and multi-purpose fire extinguishers on each floor of your home.



FOUNDATIONS

You may wish to check the foundation of the house for areas where water may puddle. Areas of crumbling brickwork must be repaired without delay to ensure water cannot get in and freeze.



AVOID FROZEN PIPEWORK

Frozen and burst pipes can mean enormous inconvenience, with leaks also capable of causing extensive damage to your home and possessions.

They can also be extremely messy to repair and require floors, lawns, tarmac or paving to be disrupted and replaced.

Some of the precautions below may help you avoid winter plumbing issues.



INSULATE WATER FAUCETS

Make sure you insulate any outside water faucets. During cold spells it may be preferable to shut off and drain these completely, using the inside stop tap. Likewise, exterior sprinkler systems should be winterised to prevent freezing.

INSULATE THE WATER TANK

Insulate your water tank and any pipes located in unheated areas of the home and exposed to freezing cold, such as the loft, roof spaces, unheated basements, outbuildings or garages. Pipes under kitchen sinks, in crawl spaces, and near windows are also prone to freezing during winter.

LEAVE CENTRAL HEATING ON

Leave your heating on while you are away from home. Your pipes are more at risk if your house is unoccupied and unheated and frozen pipes are often the result of the central heating being switched off completely when a house is empty. During sustained periods of wintry conditions and frost, even leaving your heating at a minimum setting can help to prevent damage to your home. The heating should be on 'low', or set to come on a couple of times a day.



TURNING OFF YOUR WATER SUPPLY

Make sure you know where to locate the main stopcock, in case you need to turn off your water supply in an emergency. The internal stop tap is often found under the kitchen sink, in the utility room, basement, ground floor bathroom or garage - most likely wherever the water pipe enters your home.

Check that the main stopcock is working correctly on a regular basis. It should be easy to turn it off in an emergency, saving precious time. One idea is to put a tag on it, making the stopcock even easier to find if there is ever a problem and time becomes precious.

If your home is likely to be vacant for several days, it may be a good idea to turn off the water with the stopcock. While this may not prevent frozen pipes, it will significantly reduce the damage to your home should a pipe freeze.

USE TAPS FREQUENTLY

If you have experienced frozen pipes in the past, on particularly cold nights or during periods of low usage, try running a small steady stream of water from a cold water tap at the highest point in the home. Still water freezes faster than running water and even a small trickle will mean at least some movement through any sections of pipe situated in cold spaces. Note that dripping taps in general are signs of a problem and should be addressed.



OPEN LOFT TRAP DOOR

On particularly cold days, open your loft trap door to allow warm air from other parts of the house to circulate into the loft. You might also leave bathroom or kitchen cabinet doors open if they are adjacent to outside walls, so warmer room air can circulate around the pipes. Be mindful of chemicals stored in such cabinets if you have small children or pets.

HAVE SOMEONE CHECK YOUR PROPERTY

Arrange for someone to check your property at least once a day during periods of extended absence.

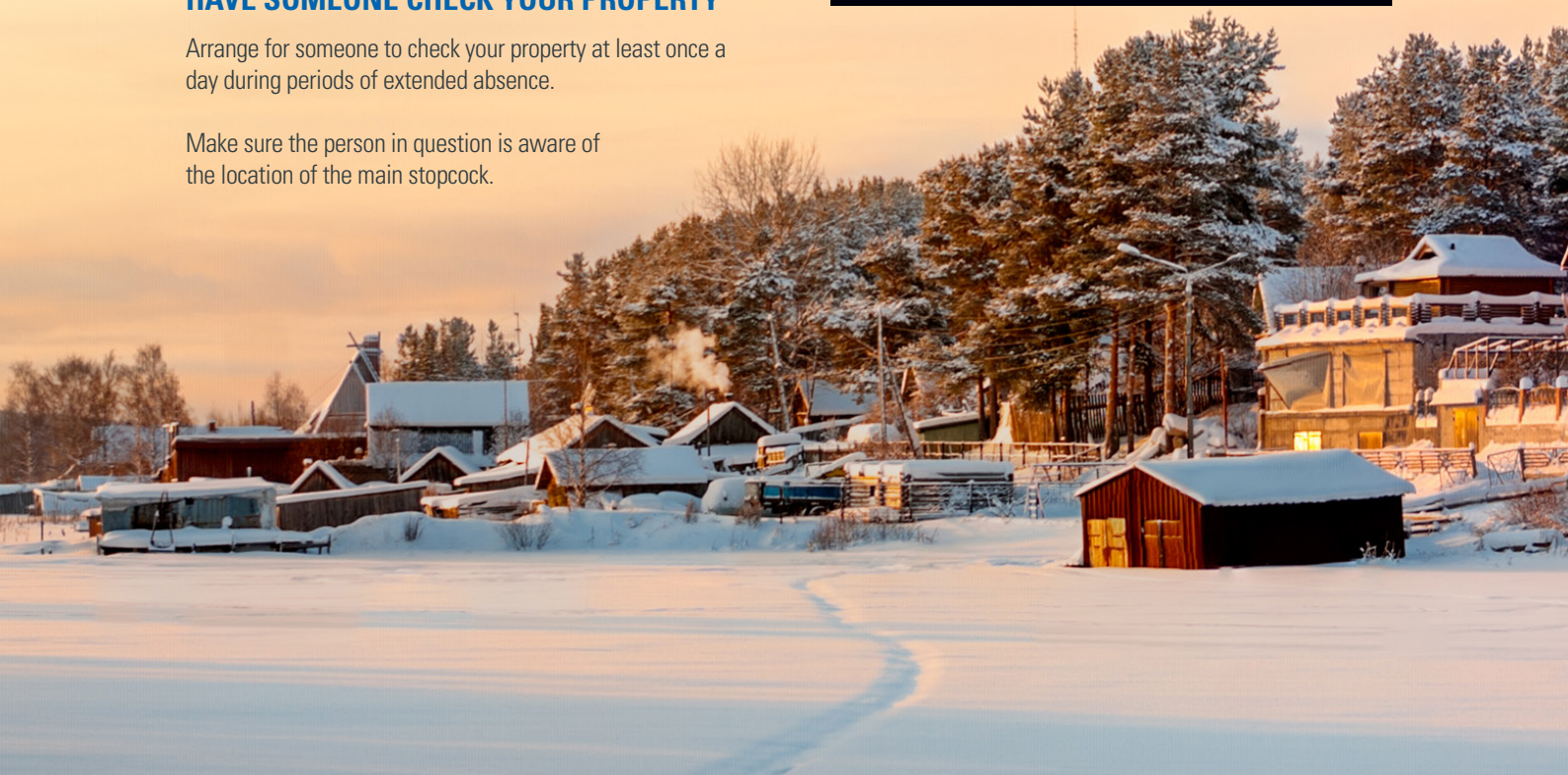
Make sure the person in question is aware of the location of the main stopcock.

WHAT TO DO IF YOU HAVE A FROZEN PIPE

A frozen pipe may burst when it starts to warm and thaw, at which point severe damage can be caused as water from the melting pipe pours from the break. Therefore if you detect, or even suspect a frozen pipe, you should immediately contact your plumber.

IF A PIPE HAS BURST:

- Turn off the water at the mains stopcock to limit the amount of water that can escape.
- Open all cold water taps and flush the toilet to drain the system. Don't turn on the hot taps as this may cause further problems.
- Switch off the central heating system and any other water heating installations, such as boilers and immersion heaters, to avoid further damage or even an explosion.
- Do what you can to protect or remove items in the path of thawing water running from the burst.





NEED HELP? CONTACT US

For further risk management advice and insurance quotations please contact a member of our **Private Client Team** in your nearest regional office.

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