Top tips for protecting your home and garden this autumn/winter

GIST INSURANCE BROKERS

Brought to you by GIST (Insurance Brokers) LTD and Aviva, we're sharing some tips to help minimise some common autumn and winter risks.

It's the time of the year when days are getting shorter and more wintery weather is on its way. So it's a good point to start thinking about how you can get your home prepared for the coming months.

We've put together some tips to help keep your property protected from stormy, cold and wet weather. Inclement weather can be unpredictable and delaying essential home maintenance could lead to unwanted costly repairs. We'd always recommend you check your home insurance policy to know what is and isn't covered, as not maintaining your property sufficiently could impact a claim.

As autumn gets underway, here's some key things we'd suggest doing:



Secure fences and gates. Damage to fences is a common home issue caused by extreme weather, so it's important to check yours are sturdy and in good repair.



Inspect hedges, trees and branches and get a professional in to help with any that may need cutting back.



Clean and store away your garden furniture to protect it from the elements. Make sure any large pieces are secure in case of stormy weather.



Ensure gutters and downpipes are attached securely and clear out your gutters and drains to prevent water damage. Leaves and rubbish can quickly build up and weigh gutters down – and the added weight of snow can be the breaking point.



Check your boiler or get your boiler serviced by a professional. It's also a great time to think about boiler cover, in case of breakdowns during the cold winter months.



Get your chimneys swept. There's a greater risk of fire if your chimneys are full of debris, so call out the sweep before you light your fire.



Inspect your roof for any missing or loose tiles or slates.



Warm up your stove. If you haven't used yours for a while, set a couple of low-level fires first before firing it up to the max. This will help to minimise the risk of cracking bricks.



Bleed your radiators. This will not only increase their heat efficiency, but it could also save you money on your heating bills too.



Insulate your loft. This can make a world of difference in stopping heat heading out through your roof.



Lag your pipes. Insulate all visible pipes with lagging, available from most DIY stores. Particularly focus on exposed pipes in small spaces, such as the attic. Cold water tanks, normally found in the loft, can also be covered with an insulation jacket.



Replace damaged seals on doors and windows. An old-fashioned draught excluder can also be a great addition to keep heat in the home or in a particular room.



Repair dripping taps. Leaky taps can block your pipes and cause damage if they freeze. Test each of your taps by turning them fully off. If any continue to drip, get them fixed.



And when the cold weather arrives:

Let warm air flow. If your pipes and tanks are in unheated loft spaces or forgotten cupboards, open the hatch or door occasionally to allow warmer air to circulate around them.

Think about how you use your heating – particularly if you're away. If you're not at home or are going away for a short while, consider setting your thermostat at a low level, or set your timer to allow your heating to come on occasionally, rather than turning it off altogether. This can help avoid pipes falling to a temperature where water can freeze inside them.

Turn off water when travelling. If you're heading away for longer, you may wish to turn your water off and drain the system to potentially prevent any damage while you're not at home.

Turn off outside taps. Where possible, shut off the water supply to outside taps and then open the taps to drain off any excess water, so it can't freeze inside the pipes.

Be prepared in case of flooding

Autumn and winter are also peak times when flooding can occur, so check your risk. You can find out the flood risk of your property using the Government's **flood risk checker**.

If you're in a higher flood-risk area, then keep a look out for warnings from The Met Office and other news outlets, and consider doing the following:

Store important or sentimental items high up – either on a higher floor or on shelves.

Add non-return valves to toilets in your home, so water can only go one way.

Take care of your paperwork - keep important documents in watertight plastic bags in a high, safe place AND take a picture of them in case you were to lose the originals.

Consider installing flood gates to your doors and windows. They're often quick and easy to install, though can be expensive.

Consider sandbags as an alternative to flood gates. They can be a cheaper and easier alternative that can be used to block doorways, drains and other openings into your home. You can check with your local authority and see if they can help you get access to sandbags before flooding begins.

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