



PREPARE YOUR HOME  
FOR BAD WEATHER

SAGA  
Insurance done properly

# USEFUL WAYS TO PREPARE YOUR HOME FOR BAD WEATHER

## Combat the elements

Bad weather can cause a number of problems for your home, so Saga has produced this leaflet to help you prepare and keep your home safe from the elements.

You do not need to act on all our suggestions, nor is it necessary to spend a lot of money. Simply implement the ideas that are best for you.

For some of the suggested tasks, it may be advisable to call in a skilled tradesman rather than tackle them yourself.

## Wind and rain

- Fit draughtproofing around windows and doors
- Visually inspect the roof for any loose tiles; it can be safer to call in a tradesman to do this
- Get a tradesman to carry out any necessary roof repairs, and to clear the gutters and downpipes of any debris
- Check for peeling paintwork and loose putty on windows as this can let in water and cause your windows to swell and jam
- Arrange building maintenance repairs as soon as possible to stop the damage getting worse.

## Power cuts

- Keep a torch and batteries at the ready in an easily accessible place
- Switch off all appliances except the refrigerator and freezer, plus one light to let you know when the power is on again
- Try not to open the refrigerator or freezer, your food will keep longer that way
- Call your local electricity supplier and report the fault
- Shut doors and keep curtains closed to retain heat in your rooms.

## Flooding

If you think your home is liable to be flooded, you can receive up-to-date information from the Environment Agency's Floodline on 0845 988 1188.

Alternatively, you can check their website at [www.environment-agency.gov.uk/floodline](http://www.environment-agency.gov.uk/floodline).

### If you are likely to be flooded:

- Make sure all drains are free of debris
- Check with your insurance company that you have adequate cover
- Make a list of your possessions and take photographs of your home to help with a claim. Put the list and photos in an upstairs room or, better still, in a safe deposit box at your bank
- Keep a record of useful numbers to hand, such as your local council and emergency services
- Keep a flood kit ready upstairs. This might include a torch, blankets, waterproof clothing, wellingtons, portable radio and rubber gloves, plus a first aid kit and any important medications
- Be aware of how to turn off the gas, electricity and water
- Move any valuables or personal effects upstairs, and ensure you have sandbags at the ready.

If your local council does not supply them, try your local hardware store or builders merchants

- If you have pets, make arrangements for them to be looked after properly by a friend or relative.

### If your home is flooded:

- If you do experience a flood it is important to shut off the water supply quickly, so make sure you know where your main stopcock is located
- Turn off the mains electricity and gas

- Take as many of your possessions as possible upstairs
- Avoid walking through fast flowing water, even if it is shallow.

### Following a flood:

- Call your insurance company immediately
- Take photos of the damage to show the loss adjuster (do not dispose of any damaged items without the consent of your insurance company)
- Before you go back into your house, check for any structural damage
- When you enter, do not use a naked flame in case any gas is trapped inside, and avoid using gas appliances until a certified gas engineer has declared it safe to do so
- Open doors and windows to ventilate your home, and run taps for a few minutes before use
- Do not operate electrical goods until both these, and wiring in general, have been checked by a certified electrician
- Watch out for nails and broken glass if you clear up, and disinfect your hands afterwards.

### Snow and ice

- To clear heavy falls of snow off the roof and avoid snow melting through, it is safest to call in a tradesman
- Be careful if you have to shovel snow, as a back injury can be easily sustained. Rock salt or de-icing compounds are often sufficient to clear a path or pavement, and sand can help make them less slippery
- Injuries can also be avoided by pushing snow in front of you, rather than tossing it over your shoulder or to one side.

## Frozen pipes

- Insulate unheated rooms such as garages, and add “snap-on” insulation for pipes
- Although a dripping tap might help to stop pipes freezing, it is not the most reliable method and wastes a large amount of water. It is probably best to get it repaired
- If you are going away for a few days, it is a good idea to keep your heating ticking over at a low temperature, minimum 14C (58F)
- If your pipes do freeze, then thaw them slowly, preferably with a hot water bottle
- If you are going away, try to ask a friend, relative or neighbour to check your property, especially if the weather turns cold.

## Heating your home

It is important to heat your home as safely and reliably as possible:

- Have your boiler serviced at least once a year. If it is more than 15 years old, it may be a good idea to replace it
- Have your chimney and flues swept
- Consider investing in good quality roof insulation, as 30% of energy is lost through the roof. It will keep you warmer and lower your heating bills
- It can be a good idea to have a portable gas heater in case of a power cut, along with extra sweaters and blankets
- Place portable and gas heaters at least three feet away from anything that can burn, and keep children and pets away from them
- Do not leave portable or gas heaters unsupervised, and never use one to dry something
- Install a smoke alarm, regularly replace the battery, and test it each month.

## In the garden

- Sweep up debris, especially leaves that will make paths more slippery
- Bring in or cover summer garden furniture to protect it from the winter elements and theft
- Repair any cracks in drives and pathways promptly, as ice and rain can worsen the problem
- Cut back and tie off any plants or trees that may be the victims of high winds, to minimise the risk of falling branches damaging your home, fences and buildings
- Clear snow from the lower branches of evergreens, so they do not break under the weight of snow falling from the branches above
- Repair gates and fences to help protect them from possible storm damage.



## Bad weather checklist

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|---|--|
| <input type="checkbox"/> Service your boiler and heating appliances | <input type="checkbox"/> Ensure you have salt for icy paths and sandbags if flooding is likely |
| <input type="checkbox"/> Sweep chimneys and flues                   | <input type="checkbox"/> Check paintwork and putty on windows for gaps and cracking            |
| <input type="checkbox"/> Check roof and gutters                     | <input type="checkbox"/> Tidy up the garden  |
| <input type="checkbox"/> Check loft and pipe insulation             |  |

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## Peace of mind with Saga Home Insurance

The property and possessions of over one million people are now insured with Saga. We continually work to provide the right cover for you at a value for money price and now offer a choice of two policies - the Saga Home Insurance Policy and our new Saga Home Insurance TailorMade Policy.

### Saga Home Insurance Policy

This policy offers three levels of cover:

- Standard Accidental Damage includes up to £500,000 buildings cover and up to £50,000 contents cover as standard. It features 'new for old' replacement of items (excluding clothing and linen) when repair is not feasible - for example, a broken mirror.
- Extended Accidental Damage is our most popular level, adding extra cover for many common mishaps such as spilling red wine on a sofa, breaking spectacles or hammering a nail through a pipe.
- Cover Plus provides especially wide cover, including the replacement of matching pairs or sets of items, such as jewellery or a three-piece suite, when individual items are damaged or lost and cannot be repaired or replaced to match. It also includes a No Claim Discount.

### Domestic Emergency Cover

Domestic Emergency Cover can be added to your Saga Home Insurance Policy for an additional premium. It provides cover for unexpected emergencies involving heating, electricity failure within the home, plumbing and drainage, as well as damage to roofs through adverse weather or fallen trees. It also includes protection for permanently installed cookers, ovens and hobs, and cover for alternative accommodation necessitated by a domestic emergency.

One telephone call will see an approved tradesman dispatched to take care of the emergency quickly and efficiently.

Terms and conditions apply. Prices correct at time of going to print.

## Saga Home Insurance TailorMade Policy

Our top-of-the-range policy is suitable for people who require higher levels of buildings and contents cover than that provided by our Saga Home Insurance Policy. It includes many of the features offered as additional options with that policy, as well as high levels of cover for valuables and antiques, and it can be individually structured to suit your personal requirements. Call for more information on 0800 068 8412.

## Saga's Guide to Home Security

In addition to this guide, Saga Home Insurance is pleased to provide a Home Security Guide, produced in conjunction with the Home Office, which offers useful tips on how to protect your home and property whatever time of the year.

To download your complimentary guide, visit [saga.co.uk/house](http://saga.co.uk/house).

**For full details of Saga Home Insurance and the policies available,  
or for a quotation, call**

**0800 068 8412**

stating reference MI1701

Lines open 8.30am-7pm weekdays, 9am-3pm Saturday and 10am-2pm Sunday.

**[saga.co.uk/house](http://saga.co.uk/house)**