



PROPERTY CARE GUIDE

As a specialised UK insurance broker, we understand that your property is an important investment. As such, we have put together this property maintenance guide to give you some handy tips on how you can take better care of your property, and avoid unnecessary inconvenience.

Observation is the greatest tool you possess. By inspecting your property regularly and being on the lookout for certain tell-tale signs, you will be able to spot areas that might be in need of repair or replacement. This will allow you to combat the problem before it spreads or gets out of hand.

A few of the more common problem areas are listed below, but regular checks and maintenance are the only sure way to protect your investment.

You should pay attention to all areas of the property including: the roof, security locks, drains, piping, bathrooms, ceilings, walls, floors, electrics and gas, stairs, gardens, windows and doors as well as outbuildings

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Regular inspections of your roof are essential and should take place at least once a year.

- Guttering on the roof is susceptible to blockages from debris such as leaves and moss from roof tiles and should be cleared regularly.
- Roof flashings, connections and joints should be maintained and inspected regularly.
- Check blockage of rain water pipes.
- Closely inspect the flashing and joints around chimneys, vents and skylights for any signs of loosening, separation or leaks.
- Look out for holes; broken, cracked, loose or missing tiles/slates, damaged guttering and depression on the roof. Over time the roof materials will deteriorate. One slightly displaced tile or slate may look minor, but this is a good indicator that your roof is due for some maintenance.

Please note that the roof types most commonly referred to as standard construction are: tile, slate or concrete materials. All other material is considered to be non-standard and restrictions or conditions may apply. If you are unsure about your type of roof construction, you should speak to your insurance advisor or contact a customer care representative for guidance.



- Roofs should be checked often for any signs of damage or 'wear and tear'. Some roofs are more susceptible to this than others, such as: flat roofs, thatch and timber, corrugated or galvanised iron.
- Flat roofs are particularly vulnerable to leaks and even total collapse. These should be inspected regularly and any repairs should be carried out with urgency. During winter, build-ups of snow should also be removed. It is recommended that a professional inspection takes place at least once every 3 years, and this is often a requirement of the insurers.
- Look out for moss growth or rotting smells or any other signs of dampness on the roof.

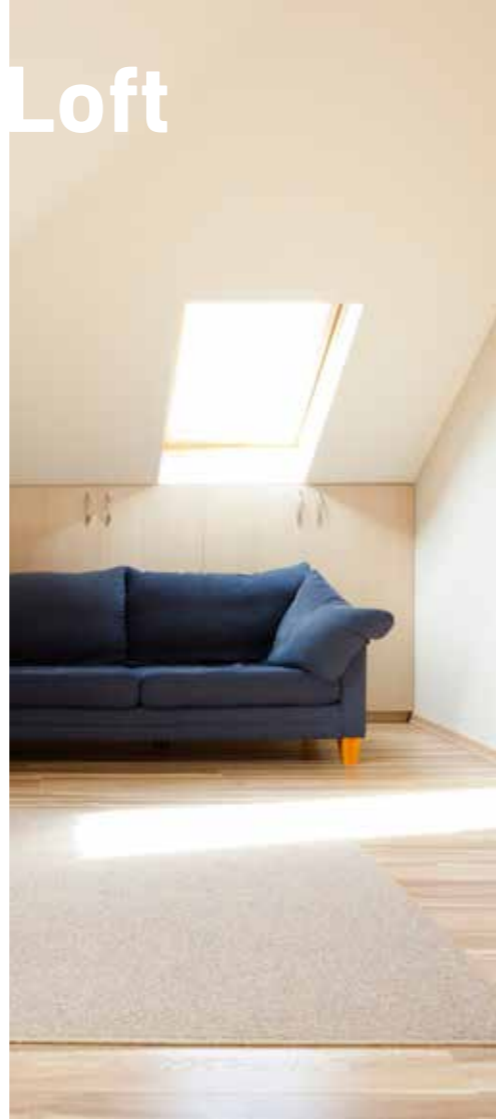
An often costly mistake for property owners is to avoid roof maintenance unless a leak occurs. Leaks are a virtual certainty on neglected roofs, and can cause significant damage before they are discovered.

Please be aware that it is the property owner's responsibility to maintain the roof in good working order. Insurers may be reluctant to pay claims for leaks that appear as a result of a roof being in a poor state of repair.

Make sure the loft is well ventilated to prevent the appearance of mould, fungus, moisture or dampness. Ventilation and insulation are essential considerations here.

- Ventilation is all about your property being able to draw in warm air from your living spaces below, and allowing this air to pass out through the loft. A combination of vents from living spaces (other than the kitchen or bathroom) into the loft, and vents leading out of the loft, will help create an air flow which can prevent your property becoming damp.
- Look out for condensation on the roof in the loft, this can be a sign of poor ventilation.
- Insulation performs a critical task throughout your property. If it has been a long time since you checked the state of your insulation, or if you have not checked it since purchasing your property, a quick check is in order.
- Pipes or tanks exposed to winter lows in the loft are vulnerable to freezing and bursting. This can cause untold damage throughout the property. If you have pipes and tanks in the attic, it is essential that you insulate them from freezing temperatures. This can either be done with insulation in the roof above the pipes or tanks, or with insulation or lagging applied directly.
- As some lofts house the boiler, it is advised to seek professional advice on the proper care of your boiler.
- Vermin infestation is also a common problem; always inspect the loft and look out for droppings, smells, evidence of gnawing or chewing of furnishing/items/floors/walls/cables.

Loft



Walls are usually of standard construction, namely brick, stone or concrete, and you will be asked to identify this as part of your insurance policy. Cover is available for other types of construction and these should be checked with your insurer as they may have more specified care requirements or terms and conditions associated with them.

Damp stains, rising damp, white 'salts' on the wall, flaky paintwork, mould, rot and fungus are all signs that the property is in need of repair.

- Check for dampness in walls, mould, condensation in the air and the smells of dampness.
- Look out for lines or damp stains along the skirting board, rising damp, rotting skirting or floor boards, white 'salts' on the wall, or paintwork that is crunchy and flaky.
- You should be wary of damp patches that might appear regularly, but are not constantly there or visible dampness with water 'sweats' on the walls.
- Should cracks appear in the mortar/brick joints or anywhere across the walls, this might indicate subsidence, and you should speak to your insurer or contact a surveyor as soon as possible.

It is always advisable to use an independent surveyor to make a report on your property.

It is important that any problems are rectified thoroughly before any re-decoration takes place, as simply decorating on top of the problem area could make matters worse in the long term.

Walls



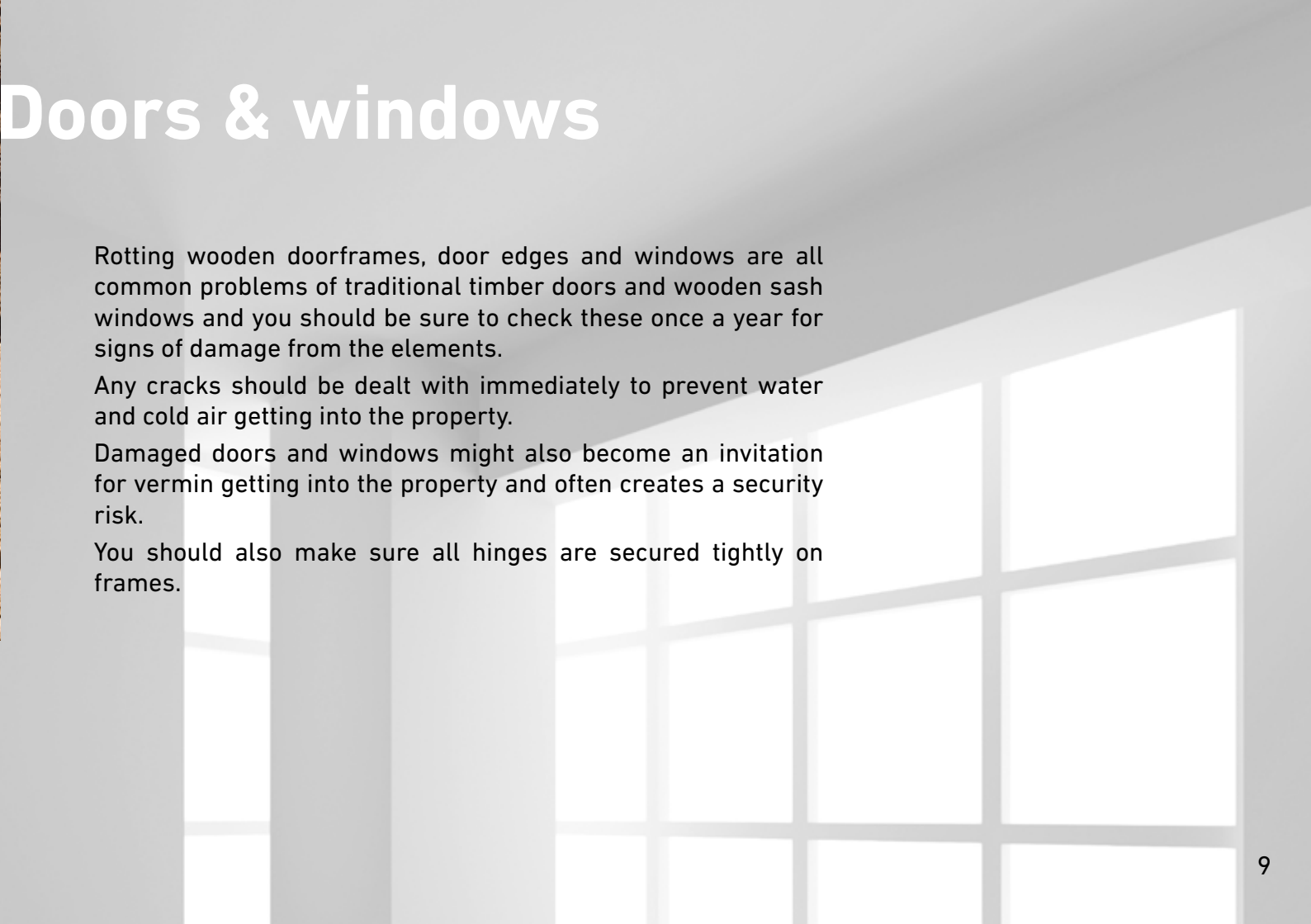


Floors & skirting boards

The most common types of flooring found in properties are: lino, vinyl, wooden, tile, concrete, carpets, ceramic flooring, stones, glass, marble and laminate.

Floors are susceptible to moisture and damp build-up under them and you are recommended to look out for rising floors, damp smells, woodworm damage as well as broken or loose floorboards.

Doors & windows



Rotting wooden doorframes, door edges and windows are all common problems of traditional timber doors and wooden sash windows and you should be sure to check these once a year for signs of damage from the elements.

Any cracks should be dealt with immediately to prevent water and cold air getting into the property.

Damaged doors and windows might also become an invitation for vermin getting into the property and often creates a security risk.

You should also make sure all hinges are secured tightly on frames.

Security

It is an important condition of your insurance that you take all reasonable measures to avoid loss or damage to your property by following basic security guidelines.

- Do not leave keys under the mat or inside the letterbox or anywhere else they can be found easily.
- Use the door and window protections when you leave the home unattended, day or night, and remove the keys from the locks (including the garage).
- Any tenants and permitted occupiers should be advised on the security measures they must take regarding basic protection of the property.
- All opening sections of basement, ground floor or easily accessible windows, which can be entered without using ladders or props, should be fitted with key-operated locks.

Locks identified as being suitable for external use must be fitted and used at all times. Recommended types of locks are listed below.

Door locks

- Five Lever Mortice Deadlocks.
- A 'Hook bolt' Lock or Patio
- Anti-Lift Device.
- Night Latches, also referred to as Yale locks, should be used in conjunction with a deadlock.
- Multipoint Locks.

Window locks

- UPVC/PVCU.
- Locking Handle.
- Sash stop/jammer, Dual Screw, ERA Transom Lock (Staylock/Securistay); Fanlight/ Casement –
- Aluminium Lock. 'Snaplock' & 'Swinglock'. Multi Purpose Bolt.



Problems usually affecting the kitchen and utility areas are fire, gas leaks and escape of water.

- When gas is used in the property, you should always make sure that the gas knobs work properly.
- It is often a legal requirement for landlords to provide fire blankets or fire prevention kits appropriate for the kitchen/utility areas and highly recommended for all households to invest in fire prevention and fire fighting aids (these can be found in most hardware stores and builders merchants).
- Regularly check the plumbing system and drainage from sinks and basins. You should also encourage any tenants and permitted occupiers of the property to do the same.
- Washing machines, dishwashers and tumble dryers should be serviced on a regular basis to avoid flooding.



Bathroom

- Always check for leaks and water seepage in the bathroom fixtures, such as shower heads, cracked shower trays, toilets, cisterns and washbasins.
- Tiles in the bathroom can give clear indications if there is too much moisture and the bathroom is not properly ventilated. Look out for tiles lifting off, or mould and mildew around the edges of the tiles.
- Pipes running under the bathtub and the shower tray are also something to be wary of - check all areas, especially corners, where water might splash or escape easily.
- Toilet bowls and tanks are likely to have a slow ongoing leak, which if undetected, can cause serious damage. This can often result in situations such as damaged floors and ceilings as well as high water bills with loss of metered water.



Central heating, radiators & boilers

- If an operational central heating system is in place, it should be set for a minimum continual temperature of 13°C. This should provide adequate protection against frozen pipes and prevent unnecessary maintenance.
- Alternatively, if the property is unoccupied, it is often a stipulation of an insurance policy to drain the heating system and prevent damage in this way. It is advisable to check this in your insurance policy or contact your insurer for assistance.
- You might want to consider investing in an insulating jacket for all or any water cylinders or fitting foil-faced expanding polystyrene lining behind any radiators that you have in your property, this will help minimize the loss of heating and will prove very cost effective.
- Constantly check under, around and behind the radiators for any signs of leaks. This is something you can also advise the residents of the property to do. Evidence of rust, dampness or condensation are sure signs of trouble with the system.

Electric & gas

- It is a legal requirement that gas appliances in let properties are inspected at least annually by a gas safe certified technician.
- Carbon monoxide poisoning can kill, and it is always advisable to have at least one CO monitor in the home. Monitors can be purchased at almost all home improvement and hardware stores throughout the UK.
- Make sure the property is well ventilated and that there are no obstacles near the ventilation areas. Ask your gas safe certified technician for details about this or contact British Gas helpline for more information.
- Make sure chimneys and flues are inspected and/or swept regularly.
- Electrical appliances should be checked and tested on a regular basis, and it is recommended that you contact your utilities provider to ask their advice on this matter.
- As ever, you should ensure that appropriate fire prevention measures are in place, including equipment to combat fire in the event that one starts.
- Make sure that you have all utilities checked by a qualified person at all times. Attempting to carry out such work yourself without proper training could be highly dangerous.



Pipes & drains

- Water pipes and tanks in the roof area should be properly insulated.
- Always ensure that the property is maintained at a temperature of no less than 13°C. This is usually a requirement of any insurance policy and it is always advisable to consult your insurance provider on this matter if you are unsure.
- Lagging is always advisable for all your cold and hot pipes feeding the house, as this both protects from freezing and maintains warmth respectively.
- Be careful to check pipes for rust or signs of wear and tear when inspecting the plumbing and heating systems.
- Securing your property in this way will also help combat theft of copper pipes and all other elements of your plumbing and heating system.
- Check the location of outdoor and underground pipes before doing any ground work in the house or the external areas.



Outbuildings, gardens & trees

- Any outbuildings with a water, electric or gas supply will require the same care and conditions as the main property.
- Make sure all outbuildings and garages are secure, and fire resistant where possible.
- Trees should be well maintained, cut back and pruned on a yearly basis. Most insurance policies stipulate this requirement. You should check with your insurer if you are unclear about this.
- Regular pruning or pollarding of trees or large shrubs also helps maintain 'root' systems that can run the risk of damaging any underground pipes and drains on your property.
- Outbuildings and garages should be well maintained and in good standing order.

Useful tips

Steps you can take to prevent certain dangers

Security

- Make sure the property has the appropriate security locks in place. Ensure that the permitted occupiers are aware that the security locks are to be used at all times, especially when the occupants have left the house.

Early signs of damage

- Make sure there are no loose roof tiles, stones, masonry, paving, steps, railings, doors/door handles, windows, fixtures and fittings.
- If you notice any cracks in the building, you should get a surveyor in as soon as possible.
- Check property for any apparent damp patches that appear on the ceilings, walls and floors. These will give a strong indication that there is a leaking pipe, rising damp or damaged fixtures or fittings.

Tenants and permitted occupiers

- Should be vigilant in spotting areas that might have a possible problem.
- If you are entrusting your property to someone else, it is in your best interest, as well as theirs, to inform you when something needs fixing or something is wrong

Gardens

- It is always advisable to remove all debris from around the property perimeter.
- Trees and large shrubs should be pruned and cut back to the standards set out by insurers in your policy wording.

Check regularly

- It is important that you inspect your property on a regular basis.
- Any and all inspection records should be kept safely. Make sure you have a catalogued dilapidations inventory before any permitted occupiers move into the property (if you are a landlord, make sure your tenants sign and acknowledge the inventory).
- Make sure that you comply with any regulations relating to landlords/landowners such as gas and fire checks, and keep copies of any utilities inspections.

Remember

- It is important that you understand your insurance policy. You are strongly recommended to read through your insurance policy to check that the cover meets with your expectations and requirements.
- Most insurance policies advise that the property be inspected internally and externally at a minimum of six monthly intervals. This will help you keep an eye on the property and spot any damage as soon as possible.
- By keeping your property well maintained, you are reducing the risk of long term damage. After all, "Prevention is the best cure"!
- Make sure the occupiers of the property know where the water mains are in the event of escape of water.
- The details provided in your insurance document is the information that you have provided to the insurance company and this forms the basis of your insurance. This must be checked and agreed by you in all cases.
- Any change or adjustment or inaccuracies should be reported to your insurance company or advisor as soon as possible.
- Failure to comply with maintenance of your property/home could invalidate any potential claims.
- It is an important feature of your insurance policy that regular checks are carried out and that the property is presented in a good state of repair at all times, unless otherwise stated in your insurance documents.

