



STORM-PROOFING YOUR PROPERTY

Ensure your homes are ready for winter by safeguarding them against cold conditions before the worst of the weather sets in

WORDS BY CHARLOTTE DUCK

Between leaks, freezing pipes, flooding and boiler problems, the winter months bring unique challenges for landlords.

Worryingly, with climate change making the UK wetter and stormier – with record rains already recorded in parts of the country in recent months – things are getting worse. According to the Association of British Insurers, there was a 16 per cent increase in home insurance claims between 2017 and 2023, and insurers Total Landlord reported that the number of storm claims quadrupled between 2018 and 2023, with the average peaking at £10,801 in February 2020.

“Adverse weather conditions are a key factor in this rise, but other issues such as the increase in inflation and rise in material

and labour costs also have a big impact,” says Hayley McSherry, director of loss adjusters Aspray.

“The most common claims we see are for escape of water, accounting for around 90 per cent of all claims. However, the biggest claims are usually caused by fire or flood, especially where there is a full loss to the property, or they have occurred in a block of flats affecting numerous homes,” she adds.

Steve Barnes, head of broking at Total Landlord, reports a similar story. “Escape of water remains our top claimed peril every year, apart from 2021, when storm

damage took the lead,” he tells *Property*. “Now it’s back to escape of water. The average claim paid out for escape of water by Total Landlord between 2019 and 2023 was £2,596, but claims are

often much higher than this. One recent claim was settled at an eye-watering £82,889, after a water tank burst while tenants were on holiday.”

In terms of claim hotspots, Total Landlord found that London’s SW postcodes were top for escape of water, the capital’s SE postcodes for accidental

and storm damage, and the N postcode was the highest for subsidence and second highest for escape of water.



Steve Barnes

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HAYLEY MCSHERRY, ASPRAY

Bournemouth's BH postcode area was top for fire claims.

COLD-WEATHER CARE

So, what can landlords do to mitigate damage over the winter? Many insurance policies don't cover damage that is caused by a lack of maintenance, so ensuring your property is in good condition will not only reduce the chance of anything happening in the first place, but will also mean you're protected when it does.

“We often have to advise property owners that they are unable to claim as their damage is due to a lack of maintenance rather than damage covered by the insurance,” flags Hayley.

Fortunately, there are plenty of little, even obvious, things you can do to ensure your property is well maintained and your tenants are prepared for even the coldest, wettest weather.

Roofs, for example, are a particular weak spot, so look out for missing or cracked tiles and flashing, broken guttering and blocked drains. It's worth getting your guttering checked by a professional, especially if there's a tree close by, to clear any leaves or debris and ensure everything is in good working order, before the weather turns.

Flat roofs are a particular problem. “[They] usually only have a 20-year lifespan, although now a decent one should have a 30-year lifespan, but it won't last as long if it is holding water,” says Steve. “Flat roofs should be inspected at least biannually and, if any damage is spotted, rectify immediately and make sure it's not holding any water.”

Elsewhere, signs that suggest maintenance is required include cracks in the mortar of brickwork, cracked render, and badly sealed doors and windows, all of which can cause damp in the winter months.

If you have exposed pipework, ensure it and your water tank are well-insulated and check it regularly for cracks and damage. Fences can also be an issue during the stormy season if they're exposed or are not properly secured.

WITHIN THE WALLS

Internally, it's crucial that your boiler is in good working order; it provides your tenants with heat and hot water, but there's also the danger of leaks and water damage should something go wrong.

All landlords should have an annual gas safety check and, if you can, organise this for just before the winter. It is also a good idea to book in a regular boiler service plus, of course, keep an eye on it yourself when you have access to the property.

Inspect it for cracks or signs of water leaks, check the pressure gauge is between 1 and 1.5 bars, and test the radiators, bleeding them if necessary.

If there's an open fire or wood burner at the property, make sure it's swept annually by a professional, and check fire and carbon monoxide alarms are in good working order. Fires are rare, but they account for the highest claim amounts.

It's worth preparing for a worst-case scenario, advises Steve. “Make sure your tenant has a list of emergency contact numbers and knows what to do and who to call if something goes wrong – and it's worth reminding them of these procedures ahead of winter, when home emergencies are more likely to occur,” he says.

EMPTY HOMES

What, however, if your property is empty over the winter? It is particularly difficult to secure your property against the elements if it's empty – whether that's because tenants are away or because you're between tenancies.

If it's the latter, you need to ensure your insurance is still valid. “All policies contain a definition of ‘unoccupied’ and some

policies only allow the property to be unoccupied for a short period before cover ceases. This is generally between 30 and 60 days, but this varies from policy to policy,” says Hayley.

“You must inform your insurer if the property is going to be unoccupied for a longer period than the policy allows as additional conditions are likely to be applied during this period, such as turning the mains water supply off, setting the thermostat to a specific temperature or boarding up properties,” she adds.

If your property is tenanted but the tenants are away, especially over Christmas, liaise with them about how they should leave the property.

“In cold weather, it's key to make sure the heating is constantly set on low (even when tenants are not home) to prevent the pipes from freezing. We require a minimum of 13 degrees centigrade for insurance purposes,” advises Steve. “Also, make sure tenants are aware of how to thaw frozen pipes by turning off the stopcock and using electric heating pads or hair-dryers if needed.”

James Kent, chief innovation officer of the NRLA and founder of Safe2, highlights there is now property technology available that can help when no one's around.

“Install a smart lock to allow for urgent maintenance and smart thermostats to ensure a property doesn't get too cold,” he points out, for example.

Another danger with empty properties in winter is break-ins. Burglary claims peak over Christmas, but can be prevented by making sure all doors and windows have secure locks.

If you think your property is particularly at risk, Total Landlord advises installing outside motion-sensor lights, cutting back shrubs around entry points and keeping fences and walls in good repair.

“Timer lights are useful in between tenancies and can also be used when tenants are away for a couple of weeks,” adds Steve.

Hayley McSherry





Check roofs thoroughly as they are a weak spot in bad weather

RISK OF FLOODING

When it comes to flood risks over winter, increased rainfall and building on floodplains all mean that more than 5.2 million homes in England are currently at risk of flooding, says environmental charity Friends of the Earth UK.

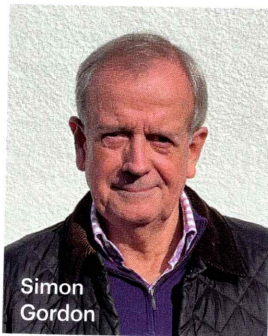
Before buying a property, NRLA consultant Simon Gordon suggests landlords check if it's at risk of flooding.

"The Environment Agency has maps of areas that are prone to flooding and there's a Government website where you can search via a postcode. You can also ring around insurance companies before you buy and check you can get it insured," he tells *Property*.

If a property you already own is at risk of being flooded, there are things you can do. Flood Re is a Government-backed scheme that works with insurance companies to help those with flood-prone homes get the insurance they need.

"At first, it didn't cover a lot of people, including leaseholders and landlords, but they are now more sympathetic," says Simon. "The original idea was to help everyone get insured, as there was a concern that it was a developing cost for the Government and insurers. Flood Re's website shows which insurance companies will cover you, but you need to contact them individually, too."

As well as the necessary insurance, landlords can investigate flood-prevention measures. "Get on to the local council and make sure it is up to scratch on flood defences," Simon advises. If you don't



Simon Gordon

live nearby, sign up to flood alerts and get your tenants and letting agents to do the same.

You can also put in place your own flood defences: keep sandbags to hand and install metal flood barriers that can be raised when there's heavy rain. "It happens so quickly, you must make sure your tenants are aware and supply them with the necessary equipment," says Simon.

"Remind them to put up the barriers and say, 'For your own sake, you've got to do this.' Some insurance companies will require that you have these preventions in place and, if you get flooded and were on a floodplain, they will ask, 'Why didn't you take precautions?'" he adds.

To help those affected by flooding, the Government's Property Flood Resilience scheme enables flood victims to apply for a grant of up to £5,000 to help repair damage and make their homes more resilient to future storms.

INSURANCE MATTERS

Finally, how can you make sure you're adequately insured and have the right emergency cover in place?

Whether your property is prone to flooding or not, you need to ensure you've got adequate insurance. Speak to a broker when setting up your policy and get them to explain exactly what you are being offered. "Not all policies are the same, so when comparing price, make sure

you are also comparing cover," advises Steve Barnes.

"A key consideration is understanding the true rebuild value of the property, which differs from its market value," advises Hayley McSherry. "The sum insured needs to be adequate to reinstate the property in the event of a total loss and should include the costs of plumbing and electrics, as well as the demolition and clearance of the existing structure."

She also suggests using a local chartered surveyor, which you can find on the RICS (Royal Institution of Chartered Surveyors) website, to provide an accurate rebuild value for all your properties.

Once you have a policy in place, it's important to review it annually when renewal comes up. "The rebuild value of the property may have increased over 12 months, so you may need to update this information with your insurance provider to avoid being underinsured. Failure to do this can run the risk of underinsurance," points out Jack Vlasto, account director at insurer Gallagher.

You also need to inform your insurer should you make any big changes to your property, such as adding an extension or loft conversion, so it can amend the rebuild value, he emphasises.

Emergency cover can often be added to an insurance policy, but Hayley flags

that only boiler and heating problems or visible leaks are normally covered under such policies. "Often, leaks can be within the structure of the building and need specialist leak detection to find the source," she advises.

"Therefore, it's important to ensure that any insurance policy you take out includes trace and access cover. This will then cover the cost of any damage that may occur when

locating the leak," she adds.



Jack Vlasto

TURN THE PAGE FOR OUR PULL-OUT-AND-KEEP WINTER MAINTENANCE GUIDE TO HELP YOU PREPARE YOUR PROPERTIES FOR THE COLD WINTER WEATHER.

