

Snow and Ice Claims Guidance



1. Before



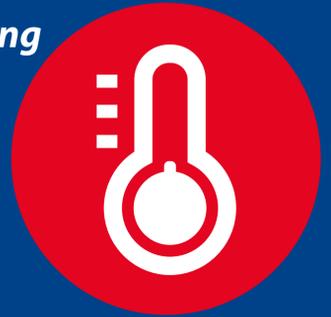
Prepare for cold weather

- Have your boiler and heating system regularly serviced
- Make sure you know where your stopcock is
- Check your water pipe insulation
- Make sure your water tanks are well lagged
- Make sure external taps are turned off
- Disconnect hose pipes
- Make sure your gutters and down pipes are clear



If your property is unoccupied

- Keep your house heated to reduce the risk of pipes freezing
- Turn the stopcock off and run the taps dry
- Ask someone to check on your property daily



2. During



Stay safe

- Check your roof for excessive snow build-up (over 30cm)
- Clear excessive snow off flat roofs with a shovel
- Be aware of falling icicles
- DO NOT climb on sloped roofs to clear snow
- DO NOT use ladders in snowy and icy conditions
- DO NOT stand under roofs with excessive snow build-up
- If you can't reach the roof safely, contact a contractor



In your house

- Look for water damage that could be caused by ice dams*
- Ice dams can be thawed using calcium chloride
- DO NOT use rock salt on your roof
- Keep your heating switched on
- Thaw frozen pipes with a gentle heat like a hairdryer
- Never use a blow torch or open flames to thaw pipes
- DO NOT use electrics if you suspect water damage



3. After



Call Insurance Corporation

- Contact your broker or our claims team on 01481 707592
- They can contact specialists to assist in repairs
- They will offer advice on your next steps



Cleaning Up

- Take photographs of all damage
- Make a list of all damaged items
- Take a note of make and model numbers
- DO NOT throw items away until Insurance Corporation has agreed it is ok



Secure your property

- Visually check for any damage
- Carry out any emergency repairs
- Protect your property from further losses
- Get qualified technicians to check any damage



*Ice dams occur when snow melts from the main part of the roof and the water re-freezes once it reaches the lower part (the eaves - which tend to be colder than the rest of the roof). This frozen wall creates a dam that prevents water draining off the roof. Water can then back up underneath the roof tiles and make its way inside your home.

Rarely do the Channel Islands experience excessive snow (over 30cm), please don't take unnecessary risks to clear snow off your roof.