



News Article - Preparing your home for winter

How can you ensure that your home is ready for the ravages of a severe winter? We look at ways you can avert the domestic disasters winter can inflict on a property, from servicing your boiler to preventing burst pipes.

The recent mild autumn could herald a severe winter. Last year, no one - least of all the MetOffice - predicted the pre-Christmas snow drifts and the freezing conditions of January and February. In fact, Met Office figures show December 2010 was the coldest December in the UK since 1910.

While many associate cold weather with news stories of people succumbing to hypothermia in their own homes the impact of a cold snap is thankfully not as dramatic as that usually. However, many households will suffer this winter as a result of a malfunctioning boiler or have a nasty, expensive surprise in the shape of a burst pipe.

Getting your boiler ready

Although most houses have a single boiler providing both heating and hot water, some older houses where the plumbing was installed in stages could have separate boilers for each function. So the first thing to consider is whether your boiler (or boilers) is up to the job. Boiler technology has improved immensely over the past decade and their growing efficiency means they burn less gas and so cost less to run.

According to government-run website www.boilers.org.uk, the best high efficiency condensing boilers convert more than 90% of fuel into heat, compared to just 55% for some older boilers.

If you decide to go with a brand new boiler, make sure that you opt for an A-grade high efficiency boiler carrying the **Energy Saving Trust Recommended** logo. A-grade boilers convert at least 90% of their fuel into heat and only these boilers carry the logo. Many will also be future-proof, which will allow you to connect innovative, new, energy-saving technologies such as smart meters as they become available and more affordable.

If you've fired up the boiler and it seems to be working satisfactorily, but your radiators don't appear to be getting very hot, don't assume it's the boiler. The radiators probably just need "bleeding", which releases any trapped air, allowing hot water to fill every part of your radiator and warm your home more efficiently.

The bleed valve is a small, square valve at the top of the radiator which you unscrew with a special key (available in all DIY stores for around £1.50). To loosen, turn anti-clockwise: you should hear the hiss of escaping air and, when the air stops, you should get a small flow of water. At that point, close the bleed valve by turning the key clockwise.

Consider a boiler service contract

The boiler is not only the heart of your central heating and hot water systems but also, if not serviced regularly by a qualified heating engineer, it could be releasing carbon monoxide gas.

Carbon monoxide (CO) poisoning is more common than you'd think and is known as the silent killer for good reason - it's a gas which has no smell, taste or colour. So, it's important that you get your boiler serviced on an annual basis.

It also helps to pre-empt any breakdowns, as calling out an engineer to repair your boiler can typically cost anywhere between £33 an hour to £76 an hour if you live in London - more if it's outside normal working hours or you live in the middle of nowhere.

There are two main types of boiler cover. One is a service contract, where the boiler is inspected by a heating engineer twice a year and any potential problems addressed. However, if your boiler cuts out and needs immediate attention, this may not be covered by a service contract and if it is, it might limit the number of emergency call-outs in any 12-month period.

See our new Service '**BK Gold**' boiler cover for more details on how we can help available from <http://www.bkheating.co.uk>

The other type of cover is boiler insurance. Many energy suppliers and third-party affiliates offer boiler insurance but it's difficult to compare because one provider's costs and cover differs so much from the next. But before signing up for boiler cover, here are some points to bear in mind:

Emergency helpline - Do you have access to a 24-hour emergency helpline, 365 days a year? Also, find out how long you will have to wait before a technician visits to assess the problem

What is considered an emergency? - Some providers don't consider a lack of hot water to be an emergency, while others only consider it an emergency during the winter

Is your boiler eligible for boiler insurance? - Boilers older than 10 years are excluded from many plans, while those more than seven-years-old might require an inspection before the insurer will agree to cover them. Also, check that the make and model of the boiler will be covered by your chosen plan

No claims period - Many boiler insurance plans have a 30-day no claims period to avoid people signing up on the day their boiler breaks down to avoid paying emergency repair costs

Do you have existing boiler insurance? - If you're already paying for boiler insurance, you might not be able to just cancel your direct debit and switch to a cheaper provider. Check that there are no cancellation clauses in the small print of your current cover, and remember not to cancel until the no claims period of your new plan is over, just in case you do need assistance.

Many people shrink from taking out boiler service cover or boiler insurance because the monthly premiums for something you might not need seems like money down the drain. However, if the thought of being without a boiler in the depths of winter and the possible high call-out charges levied by dodgy plumbers alarms you then, for peace of mind's sake, you should consider boiler insurance.

As an additional safety measure it's worth getting your hands on a carbon monoxide detector and placing it in the room with your boiler. However, this will only act as a device to warn you of dangerous fumes and is no substitute for getting your boiler regularly serviced.

How to prevent burst pipes

Pipes burst not when the water inside them freezes, but when the frozen water inside the pipe thaws rapidly and expands. Known to the insurance industry as an "escape of water inside the home", burst pipes are the single biggest cause of household insurance claims, costing insurers a collective £1 billion a year in payouts.

The first thing to do is locate the stopcock - the valve or tap that controls the flow of water into your home from the outside water main. According to a poll by AA Insurance, more than a third of homeowners don't know where their stopcock is located. If you're unsure where yours is, it's most likely you will find it under your kitchen sink, in a downstairs bathroom or toilet, or under the stairs.

The stop cock connects the house water supply with the water main and turning it off stops the flow of water into your plumbing system. If your pipes burst, closing the stop cock means once the water already in the pipes has flooded out, the leak stops.

Keeping your central heating ticking over in the winter months is the best way of avoiding a burst pipe. Even if you're going away, set your timers so the central heating still comes on, but insurers also recommends turning off your stopcock while you're away as this is usually the simplest way to prevent the disaster of burst pipes.

Will my home insurance cover it?

It's a racing certainty that your home contents insurance will not cover any malfunctions to your boiler, hot water or central heating systems, although your insurer may offer boiler cover as a standalone policy.

As we've seen, burst pipes are the biggest single source of UK household claims and according to insurers, a major burst pipe incident can cause over £60,000 of damage to a home, especially if it happens upstairs or in the attic or loft and the cumulative water damage brings down ceilings.

It's important to know the distinction between what is covered on a buildings insurance policy and what's covered by contents insurance (you should have both). If the damage is to the structure and fabric of the property (fixing collapsed ceilings, replacing fractured water pipes, etc.), this is claimed on buildings insurance.

If contents are damaged - furniture, electrical appliances - these are obviously claimed for on the contents policy.

However, there's a grey area in the kitchen and bathroom. Some contents insurers designate kitchen fittings such as cabinets, cupboards and drawers and bath tubs and sinks as part of the fabric of the building as they're screwed or attached to the walls and floor. Perversely, some buildings insurers see kitchen and bathroom furniture as fixtures and fittings and not part of the building's structure and therefore contents. So claiming for a damaged kitchen or bathroom may fall down the crack between the contents and buildings policies, with neither insurer willing to pay up for any damage.

So either check both policies or call each insurer to see if your kitchen furniture is covered. Better to check rather than having to fork out for a new kitchen or bathroom, which most architects and designers agree are the two rooms in the house where people tend to spend the most money.

Other things to bear in mind

You can have the most ruthlessly efficient boiler in the world powering your central heating, but if your house is poorly insulated it's like burning your own cash. Draught-proofing, cavity wall and loft insulation and lagging the hot water tank (if you have one) all help your boiler run more efficiently and save you money in the process.

Another way to save money is to switch to a cheaper energy deal. So far this year the "big six" energy companies - British Gas, E.ON, EDF, Scottish Energy, npower and SSE - have all increased their gas prices to an average of 17.4% and their electricity prices by 10.8%. To see if you can save money when heating your home this winter, [compare energy prices](#).

Now the clocks have gone back and the nights are drawing in, regardless of what the weather's got in store for us this winter, if you follow the suggestions in this guide, hopefully you'll be safe and warm in your home whatever the weather is doing outside it.

Appointments - 01684 561 895

Emergencies - 07730 930 076

Web – www.bkheating.co.uk

Email – bruce@bkheating.co.uk

Registered Office Address: 5 Macaulay Rise, Malvern, Worcestershire, WR14 2UN



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