

## Winterproof your Home and Contents



Newsletter

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The dark nights and cold weather are not the only signs that winter is here, they are also contributing factors to the rise in home and contents insurance claims at this time of the year.

While various factors can be accredited to the traditional rise in these types of insurance claims during winter, the number of home break-ins due to opportunist thieves taking advantage of the darker nights does tend to increase. Halifax recently stated that they had seen an 8.5% rise in home contents insurance claims due to the longer winter nights over recent years. So aside from increasing security measures and vigilance what other measures can be taken?

By ensuring that your possessions are adequately covered you can help to protect against the unexpected should they be affected by theft or accidental damage. There is a wide range of cover available, new-for-old policies will provide a replacement or repair the cost of any stolen or damaged goods; an indemnity policy will replace exactly what was there before. By discussing your requirements with a financial adviser they will discuss all the options available and will recommend a policy that is right for you.

And aside from ensuring that the contents within your home are adequately protected it is also essential to check that your home itself is covered. Winter can take its toll on our homes, extreme cold can freeze and break pipes, which can cause significant water damage. Escape of water inside the home is the single biggest cause of home insurance claims, accounting for around one in five claims in a normal year. Last year Lloyds TSB reported a 15% rise in home insurance claims following the extreme cold conditions.



With this in mind it is important to check that your home insurance policy covers against damage from cold weather, floors, frozen pipes and any other restrictions. You may find that your policy excludes damage to fences and gates, which could be avoided with the right cover in place.

If you would like us to your review your home and contents insurance requirements we would be delighted to help. Call The Mortgage Store (TMS) Ltd. today on the details below to find out how you can avoid a costly bill this winter should the unexpected happen. We look forward to hearing from you.

**If you have a mortgage secured on a property it is often a legal requirement from the lender for you to have appropriate buildings cover in place**

For further details or to arrange an interview please contact:

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