



Essential Tips

Security...

Review and implement security measures and remove valuables

Water supply...

Switch water off, heating on, or both

Water tank...

Is it kept warm or emptied?

Regular Visits...

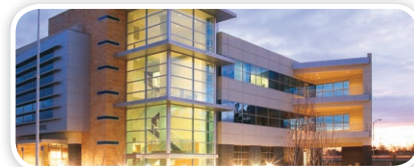
inspect the property as often as possible

Maintenance...

Keep the property and grounds tidy

INSURANCE...

Call Green Insurance Group on 01903 236788 for assistance



Empty Threats?

Unoccupied properties are at risk of being uninsured for the very events their owners most fear - spelling potential disaster for their owners

When a property is unoccupied - between tenants, awaiting sale, or the resident is absent for any reason, it is exposed to a greater level of risk than at any other time. To make matters worse, few property owners are even aware of the restrictions which apply under most insurance policies, excluding cover for the very risks which are of the greatest concern. For example, theft cover, malicious damage and escape of water (burst pipes) are not included.

These exclusions apply automatically on most policies when the property has not been lived in for a continuous period of 60, 30, or as little as 7 days, depending on the policy. It is therefore essential that property owners take the necessary precautions to protect their property.

By following a few simple rules, it is possible to reduce the risk of disaster, and make the risk acceptable to specialist insurers who can provide cover as long as certain precautions are being taken.

A burst pipe can pour well over 400 Litres per hour into your property. That's 70 – 80 thousand litres per week. To avoid the risk of freezing causing serious water damage, systems should be drained down and the water switched off at the stopcock. Alternatively, the central heating

system should be active 24 hours per day (not timed) at a minimum of 15 degrees centigrade. If possible, the water should still be switched off at the stopcock (note – some boilers work on mains pressure, making this impractical). If any water is stored in the loft, the access hatch should be left open part way, allowing warm air to circulate in the roof space.

Obviously empty properties are like a magnet for youngsters as well as criminals. Unfortunately, if either gains access, serious damage often results. Remove all valuables, and ensure that the property is secure, locking all available window and door locks with the keys removed and fitting more if necessary. Maintain the garden to a high standard, and ensure the house is kept looking clean and well cared for.

Visit regularly, and ensure that all available security is in operation at all times. Switch off any unused services at the mains which are not being used to heat or secure the home.

Insurance

If you don't tell your insurer that the property is empty, at best, the cover under your policy may be restricted. At worst, it might be invalidated completely, leaving you totally uninsured. Many insurers will refuse to provide further cover, some may continue but with severe restrictions.

Help is at hand

Green Insurance Group are a leading specialist in unoccupied property insurance, and can provide a policy leaving you feeling well protected should the worst happen. Our dedicated team of experienced professionals have the sole aim of achieving the best cover possible.

We insist unoccupied properties are properly managed, this reduces claims and keeps our terms competitive.

If you would like more information or a quote for unoccupied property insurance, **please call 01903 236788.**

Green Insurance Group

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www.greeninsurance.co.uk