

Self-catering holiday accommodation

Self-catering holiday accommodation: facing up to the risk of frozen water pipes

Burst and frozen water pipes

Under the terms of your policy with Allianz between October 1st and April 30th in Scotland, and November 1st and March 31st elsewhere, whenever the premises are not occupied you are required to drain and turn off at the mains any water tanks, apparatus and pipes.

The exception to this is when the premises remain continuously heated to an effective and practical minimum temperature and all water tanks, apparatus and pipes in lofts, and other unheated areas are fully lagged and insulated.

A simple leaking water pipe or overflowing tank can cause an extraordinary amount of damage and mean that a property is not available to let for a significant period of time.

Remember, water leaks don't only happen during the winter months. A few simple checks and actions can help reduce the chance of this happening. Some examples are listed below:

- **Insulation and overflow pipes** – check for adequate insulation of pipes and water storage tanks. Ensure that overflow pipes from water tanks, as well as toilet cisterns, are directed to the open, the toilet pan, or a suitable drain. In particular, parts of the building that is most at risk from the cold, such as unheated rooms or spaces (including lofts, attics and basements), should be carefully assessed for protection. A useful insulation thickness spreadsheet calculation tool can be found on the Water Regulations Advisory Scheme website www.wras.co.uk.
- **Water tanks in lofts** – which are located on a loft floor surrounded by insulation and are directly above a heated room should be insulated on the top and sides. However, water tanks which are in an elevated position should also be insulated on the top, sides and underneath.
- **Draughts** – older properties are not always well sealed against draughts. Check for any gaps or unnecessary openings in the exterior of the property through which cold air could enter into the building. Pay particular attention to external walls which are unduly exposed to the prevailing winds. Rooms and water pipes inside these walls may get particularly cold. Do not, however, seal any vents which are needed for safety or other essential purposes (e.g. those needed to serve gas appliances). If in doubt please seek expert advice.
- **Frost-stat** – if the premises have a central heating system, check that it includes a frost-stat which will override the systems time clock in the event of a very low temperature occurring whilst the heating is off.
- **Condensing boilers / condensate pipe freezing** – if you have a condensing type central heating boiler and its condensate outlet pipe runs to the outside of the building, make sure that it has been installed in accordance with the boiler manufacturer's instructions. Such external pipes if not of large enough diameter (normally at least 32mm), properly installed and insulated can freeze up in cold weather causing the boiler to stop working. Further advice on this matter can be found on the British Gas website www.britishgas.co.uk under 'Condensate Pipe' and also on the Heating and Hot Water Industry Council website www.centralheating.co.uk.



In cases of severe exposure or past freezing, your heating engineer may be able to suggest a suitable proprietary electrical trace heating cable (of a type designed for condensate pipe protection) to protect the pipe.

- **Have an action plan** – to follow in the event that a leak is discovered. This should be complete with key contact numbers. As part of this plan, you should display, in a prominent position at the property, a telephone number which users of the property can contact, at any time, in event of a leak or similar incident. Inspect your cold water tank regularly. If it is metal make sure it is not corroding.
- **Clearly mark** - the main water supply stop-cock and ensure that anyone responsible for keeping an eye on the premises whilst it is not occupied by tenants has been instructed on how to safely turn off the mains water supply if they discover a leak.
- **Notices for guests** – unless the central heating controls are within a locked cupboard (to which guests do not have access), have a prominent notice displayed alongside the controls instructing guests not to turn off the central heating nor turn the room or radiator thermostats below 12°C. Place a similar notice in at least one other prominent position within the property (e.g. in the kitchen, on a notice board, etc).
- **Using the main stop-cock in the summer** – between May 1st and September 30th in Scotland and April 1st to October 31st elsewhere, during periods when the property is not let and occupied, consider turning off the supply from the water main at the stop-cock. This will help to minimise the damage if there is a water system leak from a cause other than cold weather.

Additional actions to take each year between October 1st and April 30th in Scotland, and November 1st and March 31st elsewhere (or at other times when freezing temperatures are forecast)

- **Keeping the heating on** – even if the premises have central heating system with a frost-stat, it is better to keep the heating on continuously and set for room temperatures which are high enough to reduce the risk of pipes freezing. If you set the temperature on the frost-stat or room/radiator thermostats too low then there is a risk that the water pipes may freeze before the heating has a chance to warm the premises up enough. For this reason it is a good idea to set the frost-stat or room/radiator thermostats (if there is no frost-stat) to at least 12°C (or higher).

- **Night storage heaters** – unless they are of a combination type which include a temperature controlled secondary instant heat source (e.g. an inbuilt supplementary convective heater), do not rely upon electric night storage heaters to keep a property warm enough to prevent damage in freezing weather conditions. Take precautions as if the property were unheated.
- **When to use the stop-cock** – during periods when the property is not let and occupied, turn off the supply from the water main at the stop-cock and drain down the water pipes and water tanks (if any) by opening taps and drain cocks, closing them when draining has finished.
- **Keeping lofts and attics warm** – if the property has an unheated loft or attic with water pipes, tanks, etc and heated rooms below, leave the loft/attic access hatch or doors open to allow the warmer air to circulate up and around the water tank and water pipes.
- **Keeping other cold spaces warm** – in heated rooms e.g. kitchens, bathrooms, etc, which have cupboards containing water pipes, tanks, water softeners and the like, leave the doors to them open to allow warmer air to circulate.
- **Oil and LPG gas fuelled heating systems** – if the boiler runs on oil or LPG gas, make sure that you have plenty of oil/gas in the tank. Do not let it run low as during periods of severe weather deliveries may be interrupted. Your heating oil supplier will be able to tell you at what temperature the type of oil that you use will start to gel at with the consequent risk of blockages, so that you take additional precautions in times of very cold weather.
- **Checking heating controls** – instruct persons who, on your behalf, visit the premises, to ensure that heating controls are properly set with room and radiator thermostats at the right temperature.

Please note that this document has been produced by Allianz to provide an outline of some steps that can be taken to protect a property and, as will be appreciated, it is not and cannot be definitive. No legal responsibility is accepted by Allianz for any error or omission or misleading statement contained in this document.