



**La Playa Private Clients:  
Insurance with Intelligence®  
[www.laplayainsurance.com](http://www.laplayainsurance.com)**

## **INSURANCE FOR PRIVATE CLIENTS**

### **Home & Dry**

**Is your home at risk of flooding?  
How can you prevent leaks?**

**Good risk management brings  
peace of mind - and could reduce  
your insurance premium**

Burst pipes and similar incidents are more likely to occur during the winter months. But water damage can also come from common household items breaking down. At any time of the year your washing machine, dishwasher, water tank, shower or bath can wreak havoc... And with the changing climate and increasing pressure to build more new homes, the risk of floods is on the up.

A flood can be devastating, both personally and financially - but specialist "high net worth" insurance policies offer extensive cover with fewer small-print exclusions and excellent claims service.



LA PLAYA

## INSURANCE FOR PRIVATE CLIENTS

# Home & Dry

*“I feel so reassured that everything is now understood and in your capable hands. Your attention to detail and client service is just marvellous”*

### Water Damage Prevention Checklist

- ✓ Check behind household appliances to ensure everything is in good working order, and the hoses are watertight, not kinked.
- ✓ Check roofs, gutters, downpipes, drains and water storage tanks for burst pipes and leaks.
- ✓ Invest in insulation of your loft. When laid over pipes, warmth from rising heat will be maximised.
- ✓ Have your boiler serviced regularly, preferably during the summer months when it isn't used as much.
- ✓ Always leave the heating on a low temperature during the winter to prevent pipes from freezing and bursting.
- ✓ Avoid overtightening taps when you turn them off as it can damage the washers and lead to leaks.
- ✓ Pay specific attention to potential problem areas such as plumbing joints and old pipes. Look for cracks and corrosion.
- ✓ Know the location of the main stopcock so you can turn off the water quickly if there's a leak. Don't open the stopcock fully, open it to the maximum and then turn one full turn back.
- ✓ Consider installing an automatic water detection system which can stop the flow of water at source in the event of any irregularities. We can provide more information on this.
- ✓ Make sure outside taps have isolation valves to turn off the water supply, and that the valve is indoors.
- ✓ Apply this checklist to second or holiday homes.

### Flood Protection

- ✓ Sign up to Floodline Warnings Direct - free service at [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk).
- ✓ Create an emergency numbers list stored close to the phone.
- ✓ Raise ground-floor contents off the floor by at least 10cm.
- ✓ Assemble an emergency flood kit: a torch, warm, waterproof clothes, a battery or wind-up radio, rubber gloves, Wellington boots, a first aid kit and blankets.
- ✓ Be prepared: check where to turn off gas and electricity supplies – so you can find them in the dark! Establish where to get sandbags (to block doors and airbricks) at short notice.
- ✓ Develop an evacuation plan: where to go, how to get there if roads are flooded, how to evacuate elderly or disabled family members safely, pets and where to move your car.
- ✓ List children's essentials: milk, baby food, sterilised bottles, nappies, a favourite teddy.
- ✓ Consider which possessions are most valuable to you - things that money can't replace, such as photo albums and family heirlooms.
- ✓ Practice your flood plan and make sure everyone knows what has to be done.

### When bad weather is on its way...

- ✓ Turn off gas, electricity and water supplies.
- ✓ Unplug all electrical items and take upstairs or raise onto bricks.
- ✓ Put plugs in sinks and weight them down with something heavy.
- ✓ Move personal items upstairs or out of the house. Put documents into watertight plastic bags.
- ✓ Move furniture upstairs or away from walls if too large to carry.
- ✓ Roll up rugs, carpets and curtains and move upstairs.
- ✓ Leave internal doors open.
- ✓ Check your flood kit (see above).
- ✓ Make sure neighbours, especially elderly or infirm ones, know there is a flood on the way.

### Outdoors

- ✓ Open doors and windows, smear frames with silicone sealant, shut and lock to provide a watertight joint.
- ✓ If possible, cover windows, doors and airbricks with plywood, sandbags or metal sheeting.
- ✓ Move anything not fixed down (dustbins, garden furniture) to a safer location, including your car.
- ✓ Invest in sand and sandbags or fill pillowcases or rubbish bags with soil.

### During the flood

- ✓ Don't try to walk or drive through floodwater – six inches of water can knock you off your feet.
- ✓ Don't walk on sea defences or river banks, or cross bridges.
- ✓ Avoid contact with flood water as it may be contaminated with sewage.

### Future-Proofing

Make repairs with flood-resilience in mind – this could also secure better terms on your insurance:

- ✓ Fit plug sockets, boilers and service meters higher up the walls.
- ✓ Replace chipboard kitchen and bathroom units with plastic, steel or solid wood – or raise units on stilts.
- ✓ Fit water resistant door and window frames.
- ✓ Install non-return valves in drainage pipes to prevent sewage backing up in the house.
- ✓ Replace usual plaster with a more water resistant version such as lime plaster or cement render.
- ✓ Always use waterproof sealant on external walls and water resistant paint on internal walls.
- ✓ Buy airbricks with removable covers.
- ✓ Invest in flood defences such as door and window boards.

### La Playa Private Clients: Insurance with Intelligence®

People like you like us. Passionate. Discerning. Independent.

Advice you can trust from an expert who understands you:

- ✓ Specialist insurance & investment products
- ✓ Independent professional advice
- ✓ Relationship-based service: your advocate during claims
- ✓ “Can do” culture
- ✓ Transatlantic capability



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