



ENERGY CRISIS – CENTRAL HEATING BOILERS

RISK MANAGEMENT GUIDANCE

Introduction

Unprecedented price increases in 2022 are now making energy bills unaffordable for many more households. At the same time, colder periods and freezing temperatures are becoming increasingly common. March 2018 brought the ‘Beast from the East’ gripping the UK with up to 50cm of snow in higher areas. Winter temperatures in 2019 plummeted as low as -15°C in many counties. This guidance document has been produced to highlight the potential upcoming insurance issues and offer recommendations on how to prevent losses occurring during this ‘*imperfect storm.*’

The issues

Whilst some householders may be tempted to switch off their central heating boiler or skip the annual boiler service for financial reasons, it is important to remember that extreme weather and prolonged periods of extremely low temperatures in winter often lead to burst pipes and escapes of water in unheated buildings. Major disruption and inconvenience potentially leaving residents without water and electricity as well as facing additional costs, both insured and uninsured, may turn out to be an unintended consequence of attempts to manage the energy crisis. For example, having to move into alternative accommodation during the festive period due an escape of water rendering the property uninhabitable. In most cases, householders can prevent incidents by implementing appropriate precautionary measures.

Risk Management Advice

Central Heating Systems

Boilers and heating systems should be serviced by a Gas Safe registered engineer on an annual basis. A legal requirement for landlords with tenants, the importance of servicing and safety checks should not be overlooked by owner/occupiers. One in six homes inspected by the Gas Safe Register are typically found to have unsafe gas appliances. Heating systems should also be left operational between October and April to ensure the ambient temperature of the building is high enough to prevent the possibility of water pipes and tanks freezing. Maintaining a minimum temperature of 4°C is recommended at all times during the day and the night. Frost thermostats should be fitted to ensure that boilers and heating systems automatically come on in colder periods.

Escape of Water

Where adequate heating cannot be maintained, or in unheated areas, all accessible pipework (including loft spaces) should be lagged with good quality lagging. Ideally, portable heaters should not be used as these may create additional fire risks. Occupants should know the location of the stopcock to ensure the water supply can be quickly turned off in an emergency and any water damage and cost of lost metered water minimised. If a pipe is frozen, pipes should be isolated by closing the stopcock on the feed from the tank or main.

Blowlamps or any form of naked flame should never be used to thaw a frozen pipe. Household contents which might be damaged by thawing water should be protected or removed before thawing.

Unoccupied Premises

Where buildings are permanently unoccupied, it is recommended that all water pipes, tanks, and heating systems are drained, and water supplies disconnected. Where buildings are temporarily unoccupied, heating systems should be kept on.

Checklist

Encourage your occupants to:

- **Ensure an annual central heating boiler service by a Gas Safe registered engineer has been carried out.**
- **Early Autumn, check all visible pipe and water tank lagging within the property, including loft spaces.**
- **Arrange for any exposed pipework to be insulated with foam tubing.**
- **Check any external water taps and protect with insulation to protect from frost.**
- **Check any boiler condensate pipes that terminate externally are insulated as they are also at risk of freezing which can result in boilers shutting off when needed most.**
- **Check radiators are working efficiently and bleed to remove any trapped cold air.**
- **Ensure any obvious repairs are undertaken promptly to minimise the risk of damage to the boiler, such as water leaks and overflows from condensate outlets.**
- **Be familiar with the location of their stopcock and make sure it works.**
- **Always maintain a minimum temperature of 4°C between October - April.**
- **During warmer months, periodically turn heating on for a short time to prevent parts seizing due to lack of use.**
- **Remember buildings insurance will not cover damage caused by poor maintenance or wear and tear.**
- **Be prepared for an emergency and know what to do and who to call.**
- **Report any claims quickly to get support and help to minimise any further damage and disruption.**

Top Tips

- **Act now – demand for plumbers and emergency call out costs will increase during cold spells.**
- **Reducing thermostat temperatures e.g. from 23°C to 20°C can result in significant savings.**
- **Consider installing smart radiator valves or a smart thermostat.**
- **Adjust smart thermostats so boilers shut off when the relevant room is up to temperature.**

Further tips and guidance are available from:

- Energy Saving Trust <https://energysavingtrust.org.uk/hub/quick-tips-to-save-energy/>
- Gas Safe <https://www.gassaferegister.co.uk/gas-safety/seasonal-gas-safety-advice>
- England & Wales - <https://www.gov.uk/improve-energy-efficiency>
- Scotland - <https://www.gov.scot/policies/home-energy-and-fuel-poverty>

For clarification or further information please contact:

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