

# Helpful tips for protecting your Church over winter



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**Every winter, millions of pounds worth of damage is caused by frozen and burst pipes. Whilst a frozen or burst pipe in the home may be inconvenient and costly, a burst pipe could potentially cause irreparable damage to your Church.**

There are a number of steps you can take to ensure the Church is well prepared for the winter weather.

- **Locate the supply stopcock** and make sure it is working correctly. You'll usually find it under the sink. Ensure that any employees or volunteers at the church are also aware of its location in case of emergency.
- **Keep buildings heated** during prolonged periods of cold temperature. Consider setting automatic timers to 'constant' or '24 hours'. Use your thermostat to maintain a low level.
- **Modern methods of insulation** can be so effective in keeping heat within your Church that the attics can become very cold, and could cause pipes to freeze. We recommend you **keep loft hatches open** to allow warm air to circulate and keep these areas warm.
- **Make sure your church boiler is ready for winter.** A broken boiler is the last thing you need when the temperature drops.
- **Check that all pipes work, cisterns and tanks are well insulated** especially when they're located in unheated areas like lofts, cellars and outbuildings. They should be insulated with good quality waterproof foam lagging, meeting British Standard 6700 and Water Supply Regulations.
- **Repair any dripping taps**, a trickle of water can freeze and completely block pipes. Any taps outside in the grounds of the church should be drained over the winter months.
- **If the building is fitted with sprinklers**, seek professional advice from the installation or maintenance company.



## Additional steps to protect your Church if its to be unattended for any significant length of time.



**If your church building becomes unoccupied** it is important that you contact your intermediary or the church underwriters straight away. You must also advise us if the property is used for church activities less than once per calendar month.

**If your church is to unoccupied for more than three days** (at any time of the year), consider turning off the water and draining down the water system – leaving taps open and plugs left out.

**Alternatively, leave the heating on and set to a minimum of 6°C if you have a central thermostat.** Setting one for individual radiators. You should place thermostats in the coldest areas of the church.

Ask a neighbour or member of the Church to **check on the building once every few days** to make sure that everything is in order.

# What to do if the worst does happen

If your pipes do freeze or leak, the following guidelines will help to minimise the damage:

- **Turn off your stopcock** to prevent any more water getting into the pipes.
- **Move valuables out of the way.** Anything that may be damaged by the water should be placed in dry areas, and take pictures of any damaged items.
- **Place buckets and bowls under any visible cracks in pipes.** This is so when the ice starts to thaw, the water is collected to reduce damage. Also open taps so that the water has somewhere to escape when the ice melts.
- **Don't apply heat to the frozen pipes or switch on the water heating appliances.** Defrosting should be done slowly and safely and never with a naked flame. Use a hairdryer or hot water bottle, but be careful, pipes can burst as they thaw.
- **Never switch on water heating appliances, boilers, or immersion heaters** until you are sure the system has thawed otherwise there's a risk of explosion. If you have a gas or solid fuel fire, or electric heaters unconnected to the central heating, you should use these to reheat your Church.
- **Once you're satisfied that the plumbing has thawed** and no leakage is apparent - close the taps and slowly open the stopcock. When the pressure has returned, check the plumbing system for leakage and only then switch on water heating appliances. If you do spot a leak, isolate the affected pipe by closing the stopcock, then call a plumber.

## Other tips for weatherproofing your Church for the winter



**Visual inspections** of the external walls and roof coverings should be carried out at frequent intervals to reveal any defects requiring attention at an early stage. Look out particularly for loose or defective pinnacles, parapets, roof crosses, slipped or missing slates and missing lead or lead flashing. Inspections should be made after every period of stormy weather.

**Clear your guttering** of any debris on a regular basis. This is more likely to be an issue in winter due to fallen leaves and increased levels of rainfall and ice. The water unable to reach drain pipes due to debris can freeze and expand causing damage, this can also overflow and seep into wall cavities which may result in leaks inside the church building.

In order to protect your Church building during heavy storms, it may be worth **cutting back trees from windows** so they don't blow in the direction of the building in windy weather. Large trees could cause severe damage such as smashing windows if they fall towards the Church.

Make sure any **crumbling brickwork** is repaired before the winter, these can take a real hit in the freezing and windy weather and can result in serious issues.

Repair any **fragile fences, posts or brickwork on boundary walls**. This could save added expense and reduce the damage that could result from them being blown around by the wind.

For further information  
please visit: [www.spow.co.uk](http://www.spow.co.uk)

Safer<sup>places</sup>  
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Our office hours are 9.00am –  
5.00pm Monday to Friday.  
During periods of adverse  
weather conditions please refer  
to our main website for updates  
[www.congregational.co.uk](http://www.congregational.co.uk).

# If you need to make a claim on your Church Insurance

## In the first instance you should contact your broker/intermediary if you have one.

- You can download a claim form and find further guidance notes on submitting your claim at: [www.congregational.co.uk](http://www.congregational.co.uk) look for the making a claim tab on the home page.
- Alternatively, email: [claims@cgins.co.uk](mailto:claims@cgins.co.uk) or telephone **01274 700 700**
- We are open 9:00am - 5:00pm Monday to Friday.
- You can also write to us at: **Congregational & General Insurance plc, Currer House, Currer Street, Bradford, BD1 5BA**
- Complete a claim form and send it to us with any estimates, accounts and supporting documentation. In the event of an incident which requires emergency assistance please call the Helpline (see Helpline Contact Numbers below, and page 6 in the policy booklet for further details).
- To make a claim you are required to provide evidence and reasonable assistance regarding the cause and value of any claim.
- If the loss or damage is extensive i.e. fire or flood, please contact your broker/intermediary or the claims department as soon as possible during office hours (9.00am - 5.00pm Monday to Friday) on **01274 700 700**, in order that a loss adjuster can be appointed. The adjusters will normally contact you the same day to make an appointment.
- If emergency temporary repairs are necessary to protect your property or prevent further damage please proceed as soon as possible and submit the appropriate invoices. Please note we will only pay these costs if you have a valid claim.
- Do not dispose of any damaged property as it may be necessary for this to be inspected
- For damage to, or theft of contents please send original receipts where possible of the item and/or estimates for replacements.
- Depending on the nature of your claim we may need to appoint a supplier or Loss Adjuster to assist with the validation and settlement of the claim.
- If your claim relates to liability you must not admit any liability. Contact Congregational immediately if anyone makes a claim upon you and send any writ or summons, unanswered.

## Helpline Contact Numbers

The helpline services provide customers with easy access to advice and guidance to deal with all kinds of events and emergencies occurring within the United Kingdom. These services are available free of charge, 24 hours a day, every day of the year, during the Period of Insurance.

Calls to 0800 helplines are free from BT landlines, call charges from mobile phones and other network operators may vary. Please check with your service provider.

See page 6 in your policy booklet for further details.

When calling, to help deal with your query speedily and efficiently, please have your policy number ready.

For any of the services below please call **0800 1388 114**.

Emergency assistance, eurolaw legal advice service, tax advice service.

For counselling helpline please call **0800 1388 115**.

For glass replacement service please call **0800 1388 116**.

For accountancy and trustee helpline please call **01243 554 198**.



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