

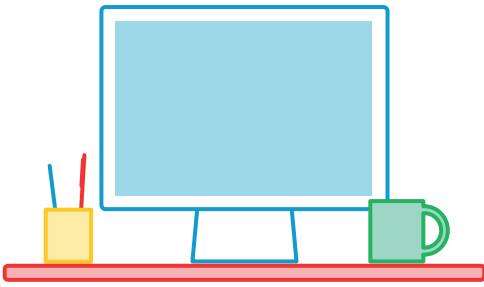
# Futureproof your home this season

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Spring/summer this year looks a little different. As many of us continue to self-isolate and/or work from home, now is the perfect time to get organised and take a few extra steps to protect your home for the months and years ahead.

According to The Association of British Insurers, we live in “a time of interesting events”. Storms alone have driven over £1bn worth of claims in recent years and flooding saw insurers pay out over £1.2m in 2019. Alongside this, the impact of record-breaking temperatures continue to push up the value and volume of subsidence claims. Most recently, the outbreak of coronavirus has meant more people than ever are inside their homes. So, what can you do to look after your home in the coming months?



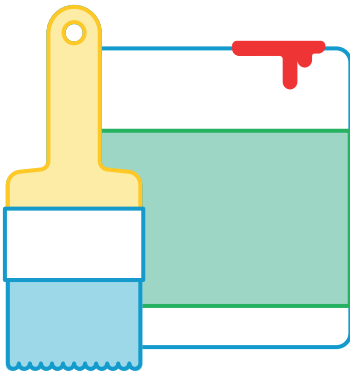


## MANAGING THE RISK OF COVID-19

To help manage the outbreak of coronavirus, the UK has entered a period of lockdown, where people are encouraged to work from home and avoid public areas wherever possible. For homeowners, government advice dictates that essential repair and maintenance work can continue provided the tradesperson has no symptoms.

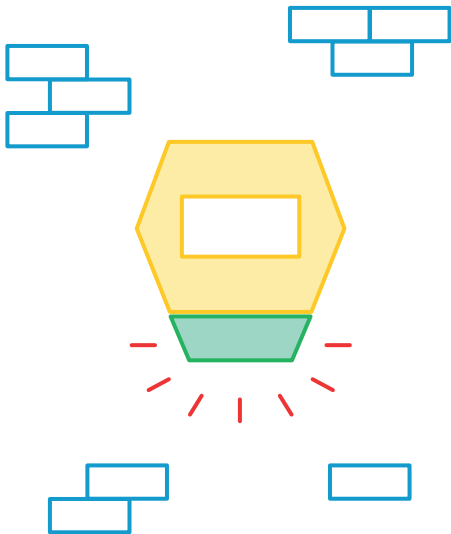
## BACK TO BASICS: PROPERTY MAINTENANCE

A little and often approach can be more effective than a one-off spring clean. Fix leaking gutters and unblock drains where needed, stopping unwanted water seeping through walls and brickwork. Keep an eye on rendering and brickwork, particularly during shifting temperatures; some expansion and contraction is normal but, if left unchecked, it can allow water to penetrate and cause damage when temperatures plummet. With more hours in the day to play with, clean windows and check frames for damage or rot, move furniture away from walls to check for damp and review exterior paintwork.



**You should be cautious when undertaking any task you're not familiar with, as you could injure yourself and others.**

**We recommend that you always seek professional help where required.**

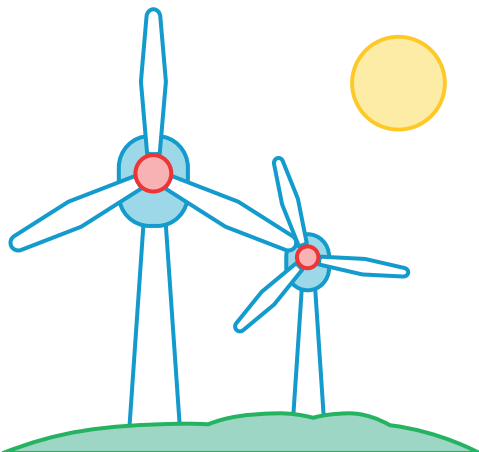


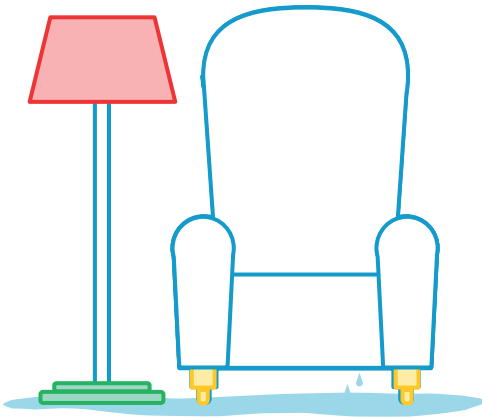
## STAYING SECURE THROUGH SPRING AND SUMMER

Warmer weather means open windows and doors, and more time spent outside and in outbuildings. While the ONS shows a 4% decrease in burglary offences, particularly in residential areas, homeowners should remain vigilant, ensuring house alarms are active and property access is secure. Expensive outdoor items should be attached together with bike locks and kept in locked sheds. Outbuildings are a prime target for thieves in the spring and summer – so use alarms, lockable boxes, and secure hinges and bolts wherever you can. If possible, block out windows and position your shed so it can't be seen from the street. Indoors, check doors, windows and alarms and mark, register and photograph valuable property. Watch out for calls from bogus callers who may be scoping out your address.

## CREATING AN EFFICIENT HOME

Protective measures like cavity walls and insulation not only protect homes from water, but lower monthly bills too. Extreme weather can also be tackled from the ground up by committing to a greener and more energy efficient home and lifestyle. Switch to a clean energy provider or, if you can afford it, install solar panels. According to the Homeowners Association, 9 in 10 people say aspects of their home contribute to their positive mental health and wellbeing. If you are spending extra time at home and are fit and well, now could be a good time to safeguard it for the future.





## PREPARING FOR EXTREMES

There were more than 5,600 flood warnings in England in 2019, yet groundwater levels in 25 areas were also lower than usual, supporting claims that both extreme drought and rainfall conditions are set to increase. Check flood warnings and store sandbags or even create an earth bund wall if necessary. Remember, floods don't just come from rainfall, so check those drains and pipes.

## SUBSIDENCE ON THE RISE

According to the Association of British Insurers, there were more than 10,000 subsidence claims with payouts totalling £64 million during the long, hot summer of 2018. Extended dry spells cause the soil to lose water, leading to heave or landslip. Cracks more than 3mm wide, diagonal and wider at the top than the bottom and visible from the outside should be taken as a warning sign, as should doors and windows sticking for no discernible reason and ripped wallpaper where no damp is evident.



If you live in a clay soil area, ensure tree or large shrubs close to the house are professionally managed to prevent excessive drying of the soil. A well-maintained plumbing system and gutters will also help to avoid leaks when rain returns. More drastic measures could include repairing and strengthening cracked masonry, then underpinning if subsidence is beyond basic repair.

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