

16th December 2019

PRIMIS shares top tips for brokers on how to help clients prevent GI claims this winter

Advisers should be aware of the most common general insurance (GI) claims during the winter season, and the tips they can be sharing with clients to help prevent possible loss or damage to their properties, says [PRIMIS Mortgage Network](#).

Vikki Jefferies, Proposition Director at PRIMIS, comments: *“As we get deeper into winter, it is paramount that advisers understand the array of issues their clients can encounter during this period. It is also vital that advisers begin talking to their customers sooner rather than later about how they can be preventing potential GI claims which could arise from these issues. From burglaries to fire damage, there’s a number of incidents which become more likely for households when the temperature drops and the nights get darker. But with guidance from brokers, more households will be able to put the necessary measures in place to avoid any unwanted claims.”*

According to PRIMIS, the top GI considerations that brokers ought to be aware of and the preventative measures they can be sharing with their clients include:

1. **Escape of water as a result of plumbing-related problems** – claims of this sort are one of the most common, with insurers paying out £1.8 million for them every day*. To help prevent this, brokers can be urging customers to ensure water pipes and tanks are protected, upgrade any old appliances and consider implementing leak protection systems;
2. **Flood damage to homes** – flooding can have a devastating impact on people’s homes, but there are some cost-effective ways that brokers can be outlining to clients to help them make their property flood resilient. These include keeping sentimental and valuable items upstairs, sealing any entry points, and installing flood guards on windows and doors. Special waterproof coatings can also be added to walls and sideboards for an extra layer of protection. Additionally, homeowners can use [the National Flood Forum’s guide](#) to help them make an

emergency flood kit, whilst a number of places such as hardware stores and online outlets sell these ready-made;

3. **Storm damage to homes** – with winter comes the increased likelihood of drastic weather changes. If a bad storm is on its way, brokers should be using this as an opportunity to get back in touch with clients, reminding them to cut back trees to minimise the risk of falling branches, or securing loose fences;
4. **Burglaries** – since 2013, household break-ins have seen a spike of 34% on average each year when the clocks go back**. With darker nights and Christmas gifts on show, opportunistic thieves are more likely to strike. This is where advisers can be encouraging their customers to hide their valuables, close their blinds and curtains, and make sure all of their doors and entrances are locked when they're out of the home to ensure burglars don't have easy access;
5. **Fire damage** – as households begin to use more appliances such as electric blankets, heaters and candles during the winter months, it is important for clients to inspect their heating sources to ensure they're fit for purpose and to not leave lit fireplaces or candles unattended;
6. **Accidental damage** – this is another common claim made, especially around the festive period, typically as a result of incidents such as drinks spillages. Brokers can be stressing to customers that claims of this kind can be prevented by locking valuables away or removing breakable items from the home before the festivities really begin.

Vikki Jefferies continues: *“Whilst it's important that brokers are making their clients aware of how they can avoid GI claims over the coming months, it's also important that they are getting in touch with customers now to ensure their policy fits their needs should the worst happen. This is particularly vital for those clients which may not have the necessary cover.*

“By taking the necessary steps to support customers with their GI needs, more households will know how to prepare accordingly and can rest assured that they have the right cover in place, should it be needed.”

-ENDS-

For further information please contact:

Name: Eve Frayling

Telephone: 07827 995180

E-mail: e.frayling@rostrum.agency

Notes to Editors

*<https://www.abi.org.uk/news/news-articles/2018/12/is-water-damage-covered-by-insurance/>

** <https://www.co-operative.coop/media/news-releases/burglaries-increase-by-a-third-when-the-clocks-go-back>

About PRIMIS Mortgage Network

PRIMIS Mortgage Network brings the power of First Complete Ltd, Advance Mortgage Funding Limited and Personal Touch Financial Services Ltd together under one roof so we can provide you with world class support that is second to none. We are part of the LSL Group and backed by their extensive financial services experience and knowledge we aim to grow not just our Network, but your business as well.