

---

# Insurance Risk Management Guidance

## for the London Estate

### INTRODUCTION

Grosvenor is committed to the preservation and maintenance of all of the properties we manage. Together with our insurers RSA and our insurance brokers Realty Insurances, we are looking at ways to minimise the incidence of insurance claims.

Insurance claims can have a direct impact on future premiums; they can also cause inconvenience and disruption to you, our customers.

Below are a few simple steps you can take to minimise potential insurance claims and damage to your property and the property of others.

### WATER – HOW TO PREVENT DAMAGE

- Make sure you know where the water stopcock is and that it is clearly labelled. Test it regularly to check it works.
- Never leave taps or showers running unattended.
- Check hoses to washing machines and dishwashers regularly as these can perish and fail over time. Consider a maintenance contract to service your machines regularly.
- Make sure that seals around your bath and shower are watertight.
- Shower and Jacuzzi pumps should be regularly serviced.
- Ensure all pipes and tanks are insulated and lagged to help prevent freezing and damage caused by burst pipes, especially those located externally or in roof spaces.
- Repair dripping taps and faulty ball valves.
- Leave your heating on at a frost stat setting in cold weather.
- Keep the name and number of a plumber handy, ideally one registered with the Chartered Institute of Plumbing & Heating Engineering.
- Consider giving a trusted neighbour a key if you are going to be away for an extended period of time, or if you go away on a regular basis.
- Regularly use drain cleaner in the kitchen and bathroom waste outlets to keep them free flowing and help clear any blockages.
- If you are responsible for maintaining the exterior of your property, consider organising a routine gutter clearance programme. Gutters and roof outlets should be cleared at least twice a year; at the end of autumn to deal with fallen leaves and at the end of spring, when blossom has fallen. They should also be checked after any work to the exterior of the property to ensure that no building materials are causing a blockage.

### FIRE

#### Smoke alarms

- Make sure you have smoke alarms on at least every level of your home, ideally a mains operated system with a battery back-up.
- Test your smoke alarms at least once a week.

## Electrical equipment

- Do not overload electrical sockets or use adapter plugs. Watch out for faulty and overheating electrical equipment, wiring and cables.
- Switch off all electrical equipment when not in use.
- Ensure your electrical installation is inspected and checked by a competent electrician at least once every 10 years.

## Gas fires and carbon monoxide poisoning

- Ensure your gas appliances and flues have been properly installed and ventilated and are well-maintained and serviced annually by a Gas Safe certified engineer.
- Install a carbon monoxide detector where gas appliances are fitted.

## Flammables

- Do not keep flammable liquids such as solvents (including glues and aerosols) in direct sunlight or close to any heat source such as a radiator, heater or cooker.
- Candles must be in secure holders (tea lights should be on a saucer or similar non-combustible surface) and away from combustible materials.

## SECURITY

### General Points

- Keep details of all valuables including serial numbers and photographs.
- Keep your contents insurance policy and the value of your contents up to date.
- When leaving the property always close and lock all doors and windows; consider putting lights and radios on timers and leaving some curtains open.
- If you are going to be away for an extended period of time you may need to notify your insurer. If you are likely to be away for an extended period or go away on a regular basis, give a key to a friend or trusted neighbour so they can check the property and clear any post. If a problem does occur in your absence, this will enable the emergency services to gain access.
- Always demand ID from any callers to your property. All Grosvenor employees and contractors will carry identification.
- In a block of flats or apartments take care when entering or leaving the property to ensure no-one can 'tailgate' you into communal areas or take a note of any door or alarm codes.

### Alarms and locks

- If you have an intruder alarm you should ensure it is regularly serviced and you change access codes frequently. Do not write alarm codes down.
- Ensure your door and window locks comply with any insurers requirements.
- Fit a door viewer and security chain if possible.

### Outside areas

- Fit external lights to illuminate outside areas linked to movement detectors if possible.
- Securely lock garages, sheds and vaults and keep equipment such as ladders either hidden from view or securely locked.

### Further information

This is only intended to be an introductory guide.

For more information please contact

Steven Ricketts

Insurance Risk Manager

Tel +44 (0)20 7408 0988

Email: [steven.ricketts@grosvenor.com](mailto:steven.ricketts@grosvenor.com)

Or

Emma Halford

Director

Realty Insurances Limited

Tel +44 (0)20 7941 8244

Email: [Emma.Halford@realtyinsurances.co.uk](mailto:Emma.Halford@realtyinsurances.co.uk)

