

During these winter months much of the country can experience severe weather causing freezing and flooding conditions. This can result in significant damage to properties around Ireland and cause hazardous conditions for motorists.

We have prepared helpful tips to prepare your property and car for such winter conditions.

Make sure your property is winter ready:

- ✓ Make sure you know how to switch off gas, oil tanks, electricity and water in the event of a burst pipe or flooding. Consider sending an advice circular to your tenants.
- ✓ Insulate walls, pipes, windows, doors and attic spaces including the top and sides of the water tank. Leave the underside of the attic tank un-insulated to allow warm air to reach the tank.
- ✓ Insulate or wrap a towel around an outside tap.
- ✓ Clear rain gutters, disconnect and drain all outside hoses; shut off outside water valves, if possible.
- ✓ Repair roof leaks, check the condition of flat roofs.
- ✓ A minimum level of heating should be kept on at all times during freezing temperatures to prevent bursting pipes. Open the attic door to allow heat into the attic to prevent the tank and pipes freezing.
- ✓ Ensure no one re-enters or returns to the damaged property until advised that it is safe to do so.
- ✓ If your property has suffered water damage, ensure no one uses any utilities until they have been checked by a qualified professional for safety.
- ✓ Regularly inspect your property. Make sure the property is well maintained and that fixtures, fittings, pipes, drains, roofs and structures exposed to wear and tear are repaired and renewed. Ensure boilers are serviced annually by a qualified professional.
- ✓ If the property is prone to flooding ensure sandbags and pumping facilities are accessible. Make sure sandbags are placed at any point where water may enter (windows, low vents, doors and in the toilet bowl). Plug kitchen and bathroom sinks, baths and showers cubicles.

What should you do after the event?

- ✓ Retain all damaged material for inspection.
- ✓ Report the incident to our dedicated claims team by calling us on 01 6395 563 or 01 639 5537
In case of emergency contact Rory: 087 2705520 or Paul: 087 2845372
Email: property.claims@ipb.ie

Make sure your vehicle is winter ready:

Weather conditions can be unpredictable, placing extra demands on your vehicle and your driving skills. Stay alert, slow down, use dipped headlights and remain in control.

Maintain a safe distance between you and other vehicles as you may need to brake suddenly on a slippery surface.

- ✓ Check your battery, belts, hoses, radiator, oil, lights, brakes, tires, exhaust system, heater/defroster, wipers, and ignition system.
- ✓ Check your vehicle's owner's manual and find out if it has any safety assist technology e.g. ABS, traction control
- ✓ Make sure your tires have enough thread – the minimum legal tread depth limit is 1.6mm, however, for winter driving 3mm is advised. Check the air pressure frequently, as it decreases in cold weather.
- ✓ Check windscreen wiper blades for wear and tear and replace them as soon as they start to smear rather than clean windows.
- ✓ Clear snow and ice from all windows, lights, mirrors, and the roof before moving off. Ensure good visibility before starting your vehicle and wait for the fog to clear from the interior windows. Do not use hot water on the windscreen as it can crack the glass.
- ✓ Keep your fuel tank at least half full and ensure the antifreeze and windshield wiper fluid is full.
- ✓ Consider carrying some salt or sand and bring a blanket, additional clothing, food and water for long journeys.

For Breakdown Assistance:

IPB operate a FREE roadside and doorstep breakdown assistance service for private motor clients. The service is available 24 hours a day, 7 days a week, 365 days a year.
Tel: 1800 945 920 (ROI) or +353 91 560681 (NI)

What to do in the event of an accident

1. Do not accept responsibility or admit liability without consulting IPB.
2. Call the Gardai or emergency services if necessary.
3. Record the name, contact details and insurance information of anyone else involved in the accident.
4. Record the name and contact details of any witnesses.
5. Take pictures if you have a camera or draw a sketch of the scene.

Motor Claims

Tel: 01 639 5500

In case of emergency contact

Rory: 087 2705520 or Paul: 087 2845372

Email: motor.claims@ipb.ie

For Windscreen Damage/Breakage Claims

Please contact one of our preferred repairers:

All Glass: 1890 201 212

Autoglass: 1850 363 655

Mr Windscreen: 1850 512 345

Irish Public Bodies Mutual Insurances Ltd.

12-14 Lower Mount Street, Dublin 2. Tel: +353 1 639 5500

Fax: +353 1 639 5510 Email: info@ipb.ie Web: www.ipb.ie

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Irish Public Bodies Mutual Insurances Ltd. is regulated by the Central Bank of Ireland.

