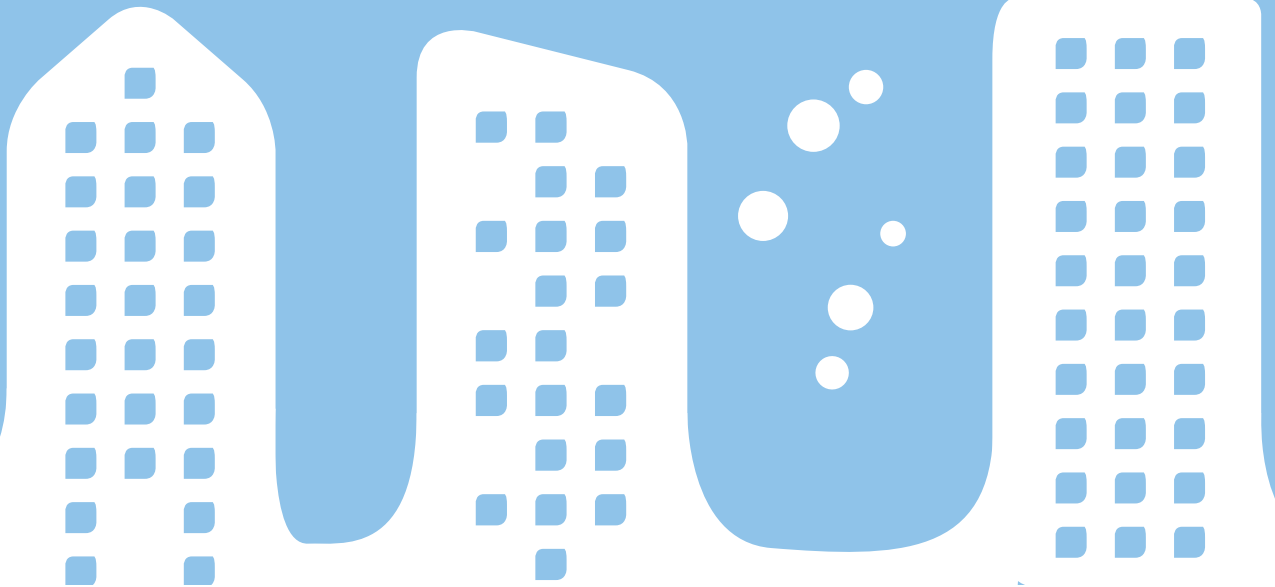


Snow Damage

A guide to protecting your home



There was a time when heavy snow and prolonged cold spells were a rare occurrence in the United Kingdom.

But recent years* have shown that this can not only happen in the highlands of Scotland but also but also as far south as Kent in south east England.



BURNS PROPERTY MANAGEMENT

Hawthorn House
1 Lowther Gardens
Bournemouth, Dorset BH8 8NF

Tel: 01202 391663
Email: admin@burnsproperty.com
Web: www.burnspropertymanagement.com

* <https://www.metoffice.gov.uk/climate/uk/summaries/2017/january>

Surely, it's only a bit of snow?

Snow and ice on a roof can exert vertical loads that can cause roofs to deflect or bow downwards.

These extremes in weight can transfer horizontal forces that can cause walls to deflect outwards.

Blocked or damaged gutters and drainage systems may prevent water being drained away, resulting in ice dams forming when heavy snow melts. It can refreeze at night and lead to water ingress and damage to the building fabric.



What to look out for...

- ✓ Visual deformation of roof steel
- ✓ Signs of stress and deflection of the roof and walls such as cracking, splitting or twisting, particularly in trusses, joists, beams and girders
- ✓ Doors and windows that suddenly become difficult to open or close
- ✓ Creaking or cracking noises
- ✓ Separation of ceiling joists and beams from wall plates
- ✓ Signs of new movement in flashing around chimneys, door trims, ceilings, staircases and mastic seals designed only to withstand small amounts of movement
- ✓ Sprinkler heads being pushed down below ceiling levels
- ✓ Deformation to services or conduits to main services

If you have any concerns at all about property maintenance, you should seek advice from a trusted local tradesman. The opinions and views expressed in the above article are those of the author only and are for guidance purposes only. The authors disclaim any liability for reliance upon those opinions and would encourage readers to rely upon more than one source before making a decision based on the information.

We would like to thank Deacon, specialists in blocks of flats insurance for more than 28 years, for their help in preparing this insurance guide. This document is designed as a helpful introduction to insurance and is provided for information purposes only. It is not intended to be comprehensive nor does it constitute legal or other professional advice, or a recommendation of any product.

DEACON
Blocks of Flats Insurance



BURNS PROPERTY MANAGEMENT

Hawthorn House
1 Lowther Gardens
Bournemouth, Dorset BH8 8NF

Tel: **01202 391663**
Email: admin@burnsproperty.com
Web: www.burnspropertymanagement.com



Burns Property Management & Lettings Ltd is an appointed representative of Arthur J. Gallagher Insurance Brokers Limited which is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building 7th Floor, 55 Blythwood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909. Deacon is a trading name of Arthur J. Gallagher Insurance Brokers Limited.

FP985_2017_Exp Jan 2019_7978_1