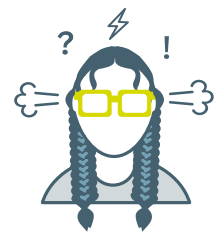




Getting to know your home

Stop-what? A staggering number of Brits are in the dark about how their home works

Our research finds that **62% don't have much knowledge** about how their home works and where key utilities are located. With the **average water leak costing £4000**, we encourage brits to get up to speed on home maintenance.



From stopcocks to fuse boxes, to meters and boilers it has been revealed that many homeowners and renters have no idea where their utilities are located and how their homes function. **Not knowing how our homes work can often mean we leave problems until the last minute**, or don't notice key issues. To lend a helping hand and make sure you feel equipped, we've pulled together a useful guide to help you get to know your home better.



A good home insurance policy will normally cover burst pipes and water leaks, and is in fact one of the most common reasons for home insurance pay-outs in the UK, with insurers **paying out £1.8 million for it every day**, according to the Association of British Insurers. However, even if you have home insurance, some claims may not be covered if they believe the damage was due to negligence so let's make sure you have your need to know about your home's utilities.

The Stopcock

41% don't know where this is located



What is a stopcock? A stopcock is a control tap that can turn your home water supply on and off, and is the only way to quickly stop a leak from causing more havoc.

Where is it located? One of the first Utility points to locate and become familiar with is the stopcock. The first place to check is under the kitchen sink, this is one of the most common areas for the stopcock to be located. However, no two homes are exactly the same, so some other locations where the stopcock may be situated is:

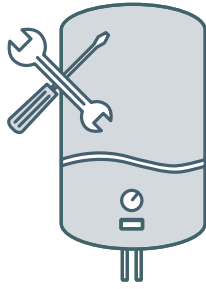
- Under the stairs
- In the Hallway
- Near the garage
- In the airing cupboard
- Around the boiler
- Around the front door, behind a panel

How to operate a stopcock? The internal stopcock is what controls the water for your home, so it should be the first port of call when you spot a leak. Once you've found it, turn the stopcock in a clockwise direction to stop the supply to your home. Don't be surprised if it takes the water a few turns of the stopcock and a few minutes for the water to completely stop, this is normal.

The Boiler

26% of us don't know where this is located.

What is a boiler? The purpose of the boiler is to heat water for distribution throughout the house, like via our taps and showers.



Where is it located? Boilers are often located close to the rooms in which they're most needed - such as the kitchen or the bathroom. It may also be located in your utility room, if you have one, and is encased within a large white metal box.

Top tip: Problems may arise when the water pressure in your taps and shower is low, meaning the water will come out much more slowly and inefficiently. **32% of the nation say they've never actually checked their boiler pressure**, but it's essential to do so. Testing your water pressure via the boiler every so often allows you to pick up signs of a problem before they cause more damage.

The Fuse Box

31% don't know where this is located.

What is a fuse box? A fuse box is the central switchboard for all the electricity in your house. Power that comes from your utility provider goes to the fuse box, and then is distributed around your home, powering your appliances.



Where is it located? Fuse boxes tend to be found in closest in the communal hallway and basements and are located within a metal box on the wall.

How do I restore power? Once you've located the fuse box, you simply need to ensure that all the switches within are set to the 'on' position.

Top tip: If you attempt to flick a switch to 'on' and it immediately trips again, this could be a sign that there is a faulty appliance still connected to the mains electricity within your home. Often the electrical device you last used is the culprit so ensure that this is switched off and disconnected from the mains before resetting the switch.

Making a claim and repairing your home

However, you may find yourself unlucky enough to be out just when your new-found knowledge is needed. If you've returned to find your home damaged, you need to make a claim on your home insurance.

You should **report the claim to your insurance company as soon as possible**. For straightforward claims, a quick cash settlement may be possible for you to arrange your own repairs.



Do you need to review your home insurance? Speak to your adviser today.