

Autumn Home Insurance Tips – Protect Your Property with J&K; Developments

Autumn in the UK brings crisp mornings, colourful leaves, and cosy evenings. But it also brings seasonal risks for homeowners—risks that can lead to costly damage and even affect your home insurance cover.

At **J&K; Developments**, we know how quickly problems can escalate at this time of year. From blocked gutters to storm damage, insurers often require you to show you've taken "reasonable care" of your home. If not, claims could be refused.

The good news is, if damage does occur, our experienced building team is on hand to carry out emergency repairs and provide quotes for insurance work—giving you peace of mind.

1. Not Clearing Gutters and Drains

Falling leaves and debris quickly block gutters and drains, stopping rainwater from flowing away. Blocked gutters can cause leaks, damp patches, and structural damage. Insurers may refuse claims if lack of upkeep is proven. Clear them regularly, or hire a professional. If damage has already occurred, J&K; Developments can provide repairs and insurance-approved quotations.

2. Skipping Boiler and Heating Checks

Boilers often go unused in summer and are vulnerable in autumn. Without servicing, breakdowns or leaks are common, and insurers may not cover damage caused by poor maintenance. Always book an annual Gas Safe service and test your heating before cold weather sets in.

3. Careless Use of Candles and Fireplaces

Candles and open fires are popular in autumn but are also a leading cause of house fires. Always extinguish candles, keep them away from curtains, and sweep chimneys annually. If fire damage does occur, J&K; Developments can carry out emergency structural repairs.

4. Neglecting Security as Nights Draw In

Burglaries rise in autumn and winter due to earlier darkness. Insurers may expect reasonable security measures. Check locks, use timer lights, and close windows when out. If your property suffers a break-in, we can repair doors, windows, and structures.

5. Leaving Garden Furniture and Outdoor Items Unsecured

High winds and rain can turn trampolines, BBQs, or furniture into hazards, causing damage to your property or neighbours'. Secure items in sheds or anchor them properly. If damage happens, J&K; Developments can step in quickly to repair and quote for insurers.

Autumn is a wonderful season—but it can be tough on your home. By keeping on top of maintenance, you'll protect your property and keep your insurance valid. And if damage does occur, you can count on **J&K; Developments' trusted, family-run team** to provide emergency repairs, full quotations for insurers, and lasting solutions.

Call J&K; Developments today on 01332 272006 to discuss repair work or book a consultation.