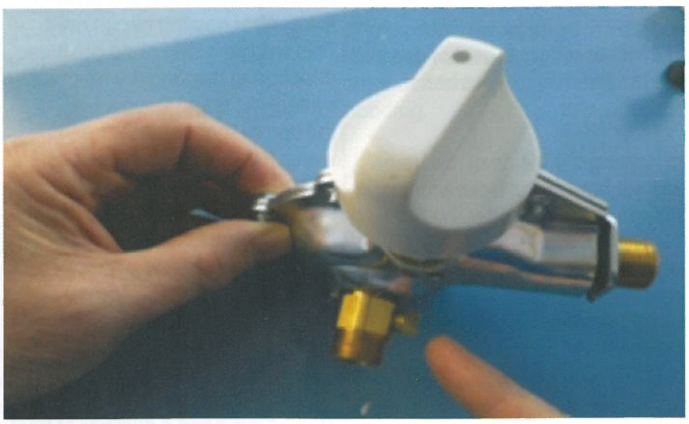
9. Insuring the home to cover frost damage

Holiday home insurance policies normally stipulate that a drain-down must be carried out before leaving the home unoccupied during the winter. They may also require that the water supply to the home is disconnected, that showers and taps are left open, that toilet bowls and cisterns are emptied and that plug holes are unobstructed.

Even where cover is in place, most policies include an excess – the amount of any claim which would not be paid in the event of frost damage. (***Editor's note:*** *Compass Insurance policies do not apply an excess where drain-down and reconnection has been undertaken through a park-approved service.*)

10. Water heater drain plugs

All Morco and Bosch water heaters have a drain plug which is located at the bottom of the boiler. This should be removed after all the drain-down procedure has been carried out and the plug placed safe for use after the winter.



The finger is pointing at the drain plug in the brass body of the cold water inlet at the bottom of the boiler. This drain plug should be removed, taking care to retrieve the plastic washer.

The drain plug has been removed but the washer is still adhered to the brass body.

Central heating systems

For centrally heated homes, there is a second challenge: ensuring the antifreeze levels in the central heating circuit are sufficient for the temperatures that are likely to be encountered.

Most recent caravan holiday homes have a central heating system. In almost all cases, this is powered by a combination boiler which has two separate circuits:

1. The freshwater circuit where mains cold water passes through the combi and collects heat on the way to the shower or taps. (See above for methods of protecting this circuit.)

2. The sealed central heating circuit, which moves heat from the combi to the radiators and towel rails. This circuit is completely separate from the freshwater circuit (except when using a filling loop) and should be full of a water/corrosion inhibitor/antifreeze mix. The sealed circuit should not be drained down and should have sufficient antifreeze in it to protect to -15°C (additional antifreeze can be added to protect down to -22°C).

However, the sealed circuit can leak from pipework under the home or from radiator valves and cause low system pressure which is indicated on the boiler pressure gauge, examples of which are shown below. Pressure should be between 0.7bar and 1.5bar when the system is cold.

If the sealed circuit is then topped up with fresh water (via the filling loop beneath the combi boiler) the antifreeze is diluted and the protection reduced. A sealed system with insufficient antifreeze will result in damaged radiators, combination boilers and pipework.

As part of the winterisation process, an experienced engineer should use a refractometer to determine the level of protection. If it is too low, the engineer will refill the sealed system to the required level.

This is a typical refractometer (available from Morco's website for £46.50, plus VAT, plus P&P). If an engineer does not have one of these, then questions should be asked as to their ability to winterise a caravan holiday home.