

## HOMEOWNERS URGED TO GO GREEN AS INSURANCE CLAIMS FOR HEATING BREAKDOWNS SURGE

- Heating-related home emergency claims jump 26% y-o-y<sup>1</sup>, as a new study reveals our gas boiler network increasingly under pressure
  - Almost a quarter of households (24%) have a gas boiler aged 10 years or older, with inefficiencies resulting in up to £183 being wasted and up to 8,700kg of carbon unnecessarily emitted every year<sup>2</sup>
- As eco-conscious Brits replace their boilers, MORE THAN urges them to embrace the *timely opportunity to upgrade the way we heat homes*

Britain could be on the brink of a 'green heating revolution', according to home insurance provider [MORE THAN](#), as new figures reveal a dated gas boiler network in need of repair.

Insurance claims for heating-related home emergencies were up by more than a quarter (26%) last year, according to MORE THAN's analysis of 2019 and 2020 data, and up 44% in February 2020 alone<sup>3</sup>. The data comes as a new study by the insurer reveals nearly a third (31%) of homeowners who use a gas boiler to heat their home have needed to repair their boiler in the last year, with the research finding that those in London and the East of England were most likely to experience boiler breakdowns.

The UK's boiler systems have been under extraordinary pressure in the last year as over two fifths (43%) of homeowners who use a gas boiler to heat their home admit to increasing their gas consumption, citing more time spent at home (73%) and adverse weather conditions (37%) as the main reasons. However, over one in seven (15%) say that they have noticed gas consumption rising, despite their household's heating and hot water usage remaining the same.

It's perhaps explained by the UK's increasingly aging and inefficient gas boiler network, as MORE THAN reveals that almost a quarter of households (24%) that use a gas boiler to heat their home say it's aged 10 years or older. Boilers of this age are typically 15-30% less efficient than newer, greener systems<sup>4</sup>, resulting in added environmental damage and financial strain on bills.

The study shows how homeowners are increasingly warming to the idea of switching to greener heating alternatives; while more than half (55%) are wearing more clothes to save energy, just under one in ten (8%) have installed a low-carbon heating system in the last year. Amongst those who still have a gas boiler (86%), more than two fifths (43%) are willing to replace it for an electric one, one in four (27%) want to install a solar water heating system and almost a fifth (19%) looking to fit an air source heat pump.

**Andrew Moore, Home Claims Director at MORE THAN insurance, says:** *"Surges in boiler-related claims can be expected during the winter months, but we've recently seen a high number of home heating emergencies. With the cost of a callout potentially costing more than £200, broken boilers are causing a lot of distress, not to mention the energy inefficiencies of older systems.*

*"Our research shows that homeowners are more concerned about their environmental impact than ever and, with three in five taking action to reduce our energy usage. This proactive approach is*

<sup>1</sup> MORE THAN, Heating-related home emergency claims data, January 2019 - December 2020

<sup>2</sup> MORE THAN, Britain's Broken Boilers study, February 2021

<sup>3</sup> MORE THAN, Heating-related home emergency claims data, January 2019 - December 2020; 44% uplift in February 2020, compared to February 2019

<sup>4</sup> The Heating Hub, [Boiler Efficiency Guide](#), 2021

*promising. As the benefits of greener heating systems become clearer, and we look to replace our broken boilers, there is a great opportunity to upgrade the way we heat homes for the better.”*

Homeowners have the opportunity to embrace greener alternatives to heat their home. By installing more energy-efficient heating systems, homeowners could save up to 8,700kg of carbon emissions from entering the atmosphere every year<sup>5</sup>, as well up to £183 on their annual energy bill<sup>6</sup>.

The study also found that one in seven (14%) say they wouldn't be willing to switch from gas to greener alternatives, citing upfront costs (59%) as the biggest barrier, followed by not having enough knowledge about the alternatives (38%) and perceiving it as more hassle (34%).

Eco-conscious homeowners can currently benefit from the Government's Green Homes Grant voucher of up to £5,000 towards the cost of undertaking energy-efficient homes improvements. With just over a year left to claim the grant, the research highlights how over two in five (44%) homeowners have never heard of the scheme and, of those that had, almost a third (31%) didn't understand it.

**MORE THAN's Andrew Moore continues:** *“Home improvements can not only bring greater pride of ownership but also greater peace of mind that you'll be less likely to be hit with unexpected call out and replacement costs. We should take advantage of the help that's out there when it comes to making green home improvements, and we urge everyone to check their eligibility. As customer undertake home improvements, we want homeowners to know that if things do go wrong, our 24/7 home emergency helpline can help.”*

The research of over 2,000 homeowners revealed the top ten methods Brits are embracing to save energy:

1. Wear extra clothes when it's cold (55%)
2. Wash clothes using lower temperatures (46%)
3. Put the dishwasher on only when it's full (32%)
4. Insulate the home (30%)
5. Fill in gaps to prevent draft (17%)
6. Install a thermostat (17%)
7. Take showers at low temperatures (16%)
8. Replace single glazed with double glazed windows (14%)
9. Install insulated blinds on windows (13%)
10. Install a low-carbon heating system (8%)

MORE THAN's upgraded [home emergency cover](#) includes access to a 24-hour home emergency helpline, boiler repairs from authorised tradespeople and, if it can't be repaired, up to £500 towards the cost of a new boiler or greener alternatives such as air source or ground source pumps for heating the home<sup>7</sup>.

MORE THAN has compiled a [comprehensive guide to greener heating alternatives](#), which also includes details of government grants available.

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<sup>5</sup> Calculated from average CO2 emissions emitted annually from 1kWh of heat from a gas boiler to 244g. Figure obtained based on an average annual household gas consumption of 12,000 kWh from a gas boiler aged 25+ with an energy efficiency rating of 60%, compared to 90% for a new gas boiler. ([Veissmann, 2021](#))

<sup>6</sup> Based on average gas bill cost of £610 ([OVO, 2021](#)), and energy efficiency rating of 60% for a gas boiler aged 25+, compared to 90% for a new gas boiler. (The Heating Hub, [Boiler Efficiency Guide](#), 2021).

<sup>7</sup> Excludes boilers over 15 years old or with an output of 60kW or more. Servicing restrictions apply.

<sup>8</sup> Cover isn't available for the first 7 days the policy is taken out.

**ENDS****NOTES TO EDITORS**

All data (unless stated otherwise) was commissioned by MORE THAN and conducted by Censuswide from 3<sup>rd</sup> February 2021 – 5<sup>th</sup> February 2021. The total sample size was 2,020 homeowners residing in the UK, aged 18+. Data on boiler efficiency rates obtained from independent boiler advisory service The Heating Hub, with figures based on the following age brackets:

- Over 25 years old: 60-70% efficient
- 20 years old: 75% efficient
- 10 to 20 years old: 80-85% efficient

**About MORE THAN**

MORE THAN is the direct financial services brand of RSA. Established in 2001, the company offers car, home, pet, business, and travel insurance.