

Property Owners & Landlords Insurance

Escape of Water

According to research by the Association of British Insurers nearly one in five claims made on buildings and contents insurance is for damage caused by escape of water, costing as much as £2m every day.

Understanding and assessing your exposure to water/fluid leak and damage is just as important as a fire risk assessment in terms of an organisation's capacity to operate successfully and profitably. Reducing the risk of damage to your property will avoid uninsured costs; interruption to your business, supply chain and increased insurance costs etc.

Protecting your property from water leaks

The damage and financial loss suffered from the effects of a water damage should not be underestimated. An inexhaustible supply of water following a cold water pipe leak could result in approximately 7,500 litres of water escaping per day; leading to significant damage and disruption.

There is no single cause for water damage, but common causes are:

- Burst pipes due to freezing and a rapid thaw
- Burst pipes due to wear & tear, poor installation and quality of materials
- Inadequate or no pipe & tank lagging
- Blocked drains allowing sinks, baths and showers to overflow
- Imperfect seals around baths and showers
- Lack of central heating maintenance
- Leaking taps and overflowing cisterns
- Failure of door seals in washing machines and dishwashers

While there cannot be any guarantees against an escape of water, undertaking a thorough risk assessment will help identify the key risks so that you can take action to prevent losses and mitigate damage. This assessment should take into account the location of any water installation, such as water pipes and storage tanks, and their potential impact throughout the property.

While you may want to give extra consideration to prevention during the winter months, please remember that water leaks can create problems at any time of year.

Also, buildings of any age are at risk and it is therefore essential that good maintenance programmes are in place, to include annual service contracts for plumbing and heating installations.

Prevention:

You can put various measures in place to help reduce the risk of a water leak and while the following list is by no means exhaustive, it provides a good range of advice:

- Schedule regular maintenance of all parts of the fixed water system, such as boiler, radiators and pipe work, along with stop valves and taps.
- If you are away over the winter months, or have second or holiday homes, leave the heating on or set it to come on at 10°C, with 15°C being preferable.
- Turn off the stopcock and if the property is to be unoccupied long term, drain down all systems.
- Ensure all boilers have thermostatic sensors and will fire up automatically during freezing temperatures.
- Ensure pipes are all adequately lagged, particularly in the loft or roof-space areas or where pipes are external.
- Ensure insulation is over pipes in roof-spaces, not under, to benefit from heating from below.
- Protect water tanks and cisterns with adequate lagging.
- Outdoor pipes and those in outbuildings should be adequately lagged, or the stopcock turned off. Ideally the systems should be drained if buildings are not in use during the winter months.

Personal Belongings

Be aware of the location of water tanks and boilers so that you can strategically position higher value items such as paintings, tapestries and antiques throughout the property to reduce the risk of damage occurring.

Automatic leak detection:

In addition to loss mitigation measures, there are automatic leak detection devices that can provide extremely effective and continuous protection. These shut off the water supply when a leak is detected and send a message to your mobile phone or your intruder alarm company to advise of the incident.

TOP TIPS if pipes or tanks freeze

- Isolate the affected pipe by closing the stopcock on the feed from the tank or main supply.
- Expect some leakage when the pipe thaws, so protect any items below.
- Never use blowtorches, hot air paint strippers or naked flames to speed up the thawing process. Instead, use hot water bottles or hair dryers and, if possible, allow the circulating heat from the house to assist the thaw.

Source: Zurich Insurance PLC

To arrange a review of your insurance, contact our teams on:
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