



Gallagher

Insurance | Risk Management | Consulting

Escape of Water

Forty-three percent¹ of the claims managed by Gallagher's blocks of flats specialists based in Bournemouth involve damage caused by water.

“Burst pipes and water leaks often referred to as escape of water by insurers, can cause thousands of pounds worth of damage, not just to your property but to your neighbour's too. And the financial cost, covered by insurance, can often pale into insignificance when viewed against the misery of living with the aftermath.”

Escape of water damage is one of the most common types of damage to the domestic property, with insurers paying out £1.8 million² in claims for it every day. While comprehensive cover takes away the worry of having to meet large repair bills, it won't prevent your premium from rising because this cost is directly affected by the number and value of claims made on the policy.

There are many practical steps you can take to reduce the risk of having to make a claim.

As your brokers, we have put together this guide to help you understand why claims are increasing and to let you know what you can do to help minimise the risks, many of which involve little or no cost. We've also included a helpful checklist of what to do if the worst happens.

Please read your policy carefully, check it for any exclusions and share this information with everyone in your block. It might help you make savings on your premiums, and at the very least, it could help you avoid the distress of having to deal with the consequences of an escape of water.

Escape of water claims, why is it getting worse? Some of the reasons why claims for water damage could become more frequent and expensive fall into two broad categories.

Cause

- Buildings today have much more plumbing than a property built 50 years ago. Flats may have two or more toilets and bathrooms with showers, kitchens have more built-in equipment, such as dishwashers and central heating is now more or less standard. So there's a lot more water circulating within the block and individual flats.
- Many now consider plumbing a DIY job. Historically, copper piping and the need to solder joints was left to a professional, but with today's plastic piping and push-on fittings, many leaseholders will attempt to fix a problem themselves—or try to.
- And then there is, dare we say it, the rogue plumber. The self-taught and inexperienced tradesman who has no formal training or qualifications.
- Flats are more frequently left unoccupied, while the residents are on holiday for example, which means leaks are not discovered until they return—and the damage by then can be extensive.
- Many modern construction methods and materials, such as push-fit pipes, may increase the risk too.

Extent of damage

The extent of the damage, which often results in higher value claims, is often due to modern materials and construction methods too, for example:

- Wet concrete floors can draw in water which then works its way up walls.
- Where carpet, laminate, wood or vinyl flooring have been installed over concrete an escape of water can create havoc. The trapped moisture creates mould and the adhesive used in the installation is no longer able to bond with the concrete. Such repairs are costly.
- Where blocks have centralised services the damage caused to larger pieces of equipment is often more complex to repair.
- Tiles and concrete flooring slabs make it easier for water to spread, causing more damage, because it cannot easily drain away.
- Inappropriate restoration methods and unskilled tradesmen can make the problem worse. Further damage can be caused by contractors using inappropriate methods and equipment to dry out your property.



Preventative measures to avoid water leaks

Below are some helpful tips on what you need to do to help avoid leaks long before they become serious and expensive to repair.

Around the home

- Find out where the stop cock is located and make sure it works. This is the first thing needed to stop water escaping if a pipe bursts.
- Between November and March, make sure the temperature in your home does not drop below 12 °C day and night—and particularly if you are away from home, even if only overnight.
- Check radiator valves regularly for leaks. A small leak is easily resolved and avoids serious damage.

Kitchen

- Ensure the drain hoses from washing machines and dishwashers are firmly in the drain pipes and cannot jump out.
- Make sure the water inlet pipes for appliances are fitted correctly.
- Check and clean the filters in washing machines and dishwashers regularly. If the machine has a self-cleaning programme use it.
- Properly maintain appliances.

Bathroom

- Ensure the seal between the bath/shower cubicle and the wall tiles is watertight and replace grouting, sealant and/or tiles as necessary. Nothing lasts forever.
- Do not leave the bathroom when you are running a bath.
- Regularly check the overflows on toilets, basins, baths, water tanks and central heating header tanks.
- If any patches of damp, mildew or mould appear, get them checked immediately as they might be caused by a gradual leak. Fixing the problem as soon as possible will prevent more serious damage in future.

Automatic cut-off equipment

It is also worth considering the installation of automatic cut-off equipment. This equipment monitors the water flows in the system and if it detects any of the following will cut off the water flow:

- Continuous flow of water for longer than a prescribed period—this helps if there is an undetected small leak or if there is a major leak whilst you're out of the house.
- Temperature drops below a certain temperature to prevent freezing of water in the pipes and the pipes bursting later.
- No water has been flowing for say 24 hours as you are away.

There are a number of manufacturers of this useful equipment offering different levels of sophistication. Prices start from around £200 per unit, plus installation costs. It can be expensive to fit one in every flat in a block but can provide much greater protection for you. If you would like more information we have included three websites below that show examples of this equipment. Please note: Gallagher does not recommend these products and you are advised to seek your own independent advice before making any purchasing decisions.

www.autostopcock.co.uk

www.surestop.co.uk

www.rubvalves.com/activevalve/

When the worst happens

Discovering a problem is a big shock. Use the checklist below to help reduce losses and make a claim. The key is to act fast to prevent secondary damage to your home.

- Turn off the mains water supply stop cock.
- Turn on the hot and cold taps to drain the water system quickly.
- Put buckets under dripping water.
- Check for any bulges in the ceiling.
 - » If so, make a few small holes in it to let the water drain through. If water has been leaking for some time and your ceiling is bulging significantly, it may not be safe to enter the room.
- Make sure your central heating and immersion heater is turned off.
- Check the electricity.
 - » Is there a risk that water has got into the electrical wiring? If so, turn off the electricity. You might need a torch, so always keep one by the fuse box.
- Move electrical items, furniture and irreplaceable possessions away from the affected areas.
- Call a professional plumber to undertake repairs as soon as possible.
 - » Make sure that you or your plumber makes a written record of the cause and nature of the damage, and the pipe(s) involved. Please note, damage to the pipe itself will normally only be covered if the damage is the result of the pipe(s) freezing.
- Call Gallagher claims on 0120 244 9611.
 - » At this point, it is a good idea to take some photographs. The more evidence you have to back up your claim the better. Do not dispose of any damaged property as it may be necessary for it to be inspected. If this is not possible please take photographs and record details of the items before disposing of them.

Thanks to insurance, the financial cost to repair damage caused by escaping water may be minimal. However, the emotional cost, caused by damage to treasured possessions and the misery wreaked by the upheaval in everyday living, can be incalculable.

As with all insurance policies, the policy is subject to limits, conditions and exclusions. For full terms and conditions please refer to the policy wording available on request. This document does not purport to be comprehensive or to give legal advice. While every effort has been made to ensure accuracy, Gallagher cannot be held liable for any errors, omissions or inaccuracies contained within the document. Readers are always recommended to take further professional advice before making any decisions.

Would you like to talk?

0800 092 9394 or email us UKinfo@ajg.com

¹ January 2022 to 31 December 2022, 43% of claims managed by Gallagher's blocks of flats specialists based in Bournemouth

² <https://www.abi.org.uk/products-and-issues/choosing-the-right-insurance/home-insurance/burst-pipes-and-water-leaks>

