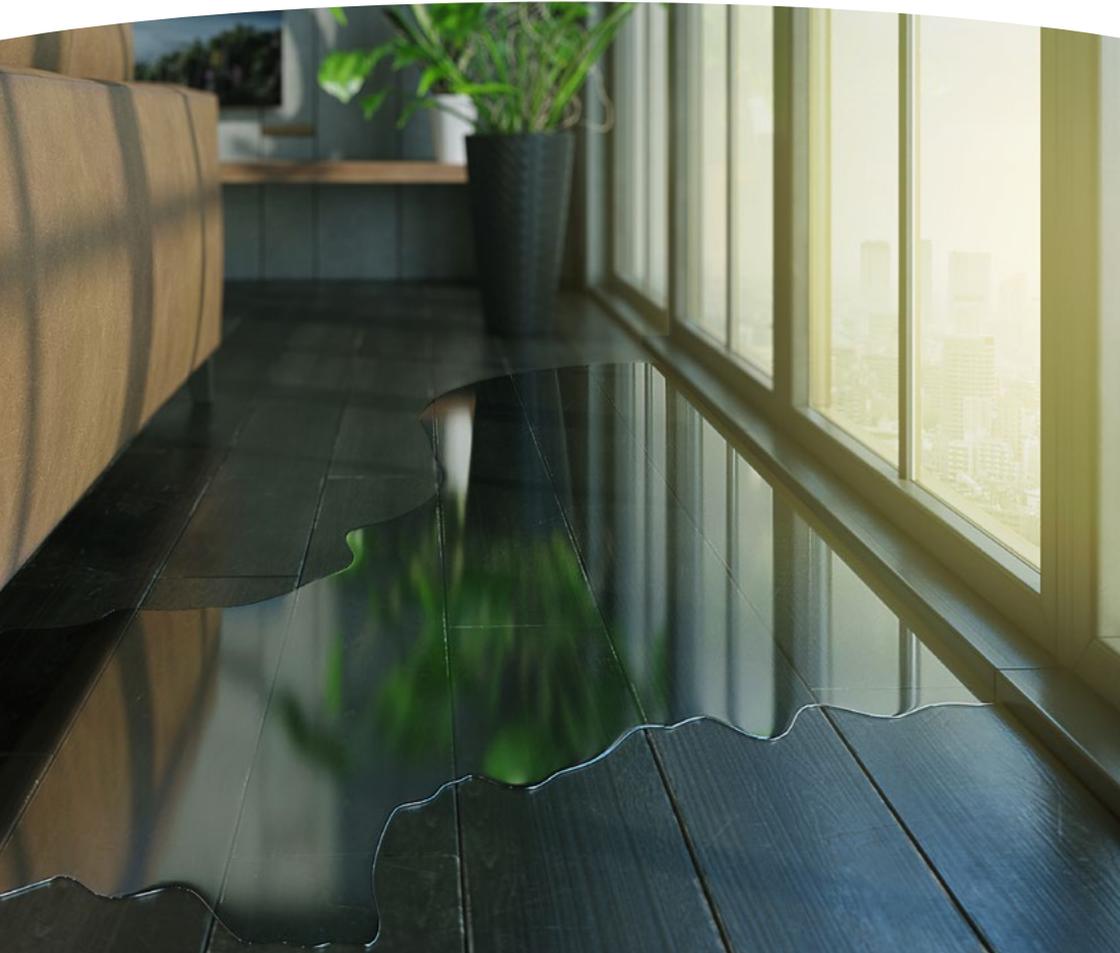




Escape Of Water



We're ready to assist...

Escape of water

Escape of water is consistently in the top 3 of most common home insurance claims. Although an escape of water can happen at any time of year, it will generally occur more in the colder, winter months due to burst or frozen pipes but it can also just as easily occur when it is warmer.

Even a small leak can cause significant damage to your property and impact on daily life, so it is important you know what to look for and to keep a well-maintained plumbing system.

What can cause an escape of water?

Here are some of the more common causes of escape of water within the home during the warmer months:

- **Bathroom leaks**
- **Faulty home appliances**
- **Worn pipe joints/valves**
- **Overflowing gutters or down pipes**
- **Blocked sink and drains**
- **Water tanks**
- **Low water pressure**

Let's break these specific areas down and what you can do to prevent escape of water damage

Bathroom leaks from toilets, showers or wet rooms:

- Hire qualified professionals to ensure the proper installation of bathroom fittings and fixtures.
- Inspect seals, grouting and caulking for signs of damage or wear.
- Replace any damaged sealant, tiles or cracked shower trays as soon as you spot it.



Faulty home appliances – pipework on washing machines , dishwashers or radiators

- Use appliances when you are at home instead of setting them to work on a timer - if there is a leak, you will spot it before it damages your home
- Regularly inspect and maintain appliances to ensure they are working properly
- Check hoses and connections for leaks or signs of wear and tear
- Replace any worn-out or damaged components as soon as possible
- Make sure your radiators are bled and check all are filling up correctly with no issues, especially before they are regularly used during winter

Worn pipe joints/valves:

- Regularly check your pipe joints and valves for any signs of deterioration, cracks or bulges
- Replace worn-out or damaged joints or valves as soon as possible to reduce the potential of a leak occurring in the meantime
- Should any pipework need replacing, look to hire a professional for the installation or repair of plumbing connections to ensure they are properly fitted and work guaranteed

Overflowing gutters or down pipes:

- Regularly check that all gutters and down pipes are clear and any debris or blockages are removed safely
- Installing gutter guards can prevent the build-up of debris and can prevent blockages
- Ensure proper installation and alignment of gutters and down pipes
- Again, you should look to hire a professional to ensure this is done properly, safely and work guaranteed

Blocked sink and drains caused by a build-up of material such as nappies, wet wipes, hair, cooking fat, oil or food.

- Use drain guards or strainers to catch any debris
- Clean and maintain drains on a regular basis to prevent blockages
- Do NOT dispose of cooking fat, oil and food scraps down the sink or drain

Water tank in the attic

- Inspect the water tank in your attic.
- Check surrounding pipes and areas to see if there are any signs of damp or possible pipe corrosion/ wear and tear
- Insulate the sides and the top of water tank to prevent that heat from escaping and lag pipes in the loft

For any areas of repair or maintenance or if there is any issue of safety, you should consider getting a professional expert in to assess your property.

Hints and tips

Stopcocks:

You MUST know where these are and that you test them regularly as they may seize up. If there is an escape of water or a leak in in your home, turning off the stopcock as soon as possible is crucial and can help limit the level of damage caused.

Water leak detection devices

These are becoming more and more popular and not only detect leaks but some even have an auto shut off facility giving instant action to prevent further damage.

Holiday homes or unoccupied properties

Properties that are not permanently occupied are a greater risk of more severe damage as there could be a delay in discovering the leak and notifying the insurer.

Low water pressure

If there is any drop in water pressure while showering or running your kitchen / bathroom taps, you should check your water pressure and undertake a pressure test of the water supply. Low water pressure can be the sign of an escape of water somewhere in the property.

What if I need to make a claim for escape of water?

Most home insurance policies will cover escape of water claims and may also include alternative accommodation should you not be able to live in your property while the repairs are made.

Escape of water claims tend to be one of the more common reasons to claim and for that reason, you will generally see the excess on the policy for this type of claim to be higher than a standard excess, usually around £500.

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