

## Escape of Water: You think it won't happen to you.....



**The biggest threat to your property is not fire...and it's not theft...in fact you can combine those two before you begin to reach the magnitude of the problem of Escape of Water!! Scary but true!!**

**Legal & General has calculated that the increase in Escape of Water claims currently adds £54 on average to every household insurance premium in the UK!!! If the number of claims could be reduced then the savings in claims cost may then be reflected in the premiums people pay - Landlords and Tenants.**

**The biggest claim for 'escape of water', is largely as a result of burst water pipes either a split or by an appliance**

The Association of British Insurers (ABI) reported that the cost to the insurance industry from an Escape of Water was a colossal £730 million in 2010. Churchill figures show that for the period 2010/2011 there was an increase of 45 per cent in the number of claims for escape of water caused by issues such as burst and frozen pipes. Figures from the year before from M&S

Insurance (which if you remember saw an even bigger cold snap in January 2010) reported a 220% increase in the number of claims for burst pipes.

In the past there was less of a risk of water damage to our properties. Office of National Statistics data shows that in 1970 only 30% of UK homes were fitted with central heating; today this figure is closer to 95%. Similarly, just 65% of households had a washing machine in 1970; today 95% of all homes have one. Washing machines, like dishwashers, water softeners and central heating, require plumbing and where there is plumbing, there are pipes – and water! Homeserve estimate 9.7 billion litres are lost due to domestic appliances breaking their connection (2009)!! So the risk of a home being flooded by a burst water pipe has increased over the last few decades, but when you also take into account the value of what we have in our homes – flat screen TVs, designer kitchens, home offices, iPads – the damage a burst water pipe can create is significant. Frozen pipes can be a real disaster for your property as well especially when the ice thaws and the split pipe spurts water.

Also for any of your neighbours if they live below you in a block of flats the effects of you having a leak can be very costly. We forget one person's ceiling is another persons floor and water has a natural way to soak downwards. . . . .Deacon Insurance research shows flats built after 1996 are twice as likely to have leaks from water pipes than properties built before that time. And businesses are not spared either. A review for Greene King last year indicated that businesses are just as vulnerable to damage by Escape of Water.

### **Why are there so many claims for burst water pipes in winter**

Burst water pipes occur in winter when the water inside a pipe freezes. Ice expands putting pressure on the pipe, which eventually cracks, and when it bursts thawed water will come

Issues typically arise when people leave the house for a few days – such as when visiting family and friends at holidays – and turn the central heating off. If there is a real cold snap, the temperature in your empty home can drop significantly. So if you are away from your house for a few days or longer keeping the heating going on a low setting so the temperature inside the house does not fall below 12 degrees Celsius is a good tip if you want to avoid coming back to a flooded home. However Winter is not the only time burst pipes occur!! Summertime also sees pipes burst often because of the desire to have plenty of water to combat the heat of the day.

The figures suggest that the most common source of water damage in UK homes is as a result of a leak from plumbing in an upstairs bathroom. However, it is the kitchen that is most likely to be affected, as they are often positioned below a bathroom. Replacing and repairing kitchen units can cost as much as £10,000 or more. Replacing carpets throughout an average sized four-bedroom semi-detached property can easily total £2,500/£3,000 or more if there are wooden floors so loved by designers. If you also look at the costs of replacing damaged items and the possibility of needing to live somewhere else when work is being undertaken on your home: the cost of repair can soon add up significantly.

### **What should you do if you discover a burst water pipe?**

The first thing you should do is find your main stopcock and make sure that you can turn it off. It's a sad statistic that only 1 in 3 people know where their stopcock is. It is often found under the kitchen sink or where the mains water service pipe enters the property.

If it is on, turn off the central heating and immersion heater, and turn on the hot taps to help drain the water system. Try to identify where the leak is coming from. Any dripping water can be caught in buckets to minimize damage to property. Please note though, that if water has been leaking for some time and your ceiling is bulging significantly, it may not be safe to enter the room. You should call a plumber and explain your situation.

You should then look to contact your home insurance provider to advise them of your situation. At this point it may be a good idea to take some photographs.

### **There are things you can do.**

Make sure you know where the stopcock is and make sure it works and will turn off and on the mains water.

Landlords/Their Agents should advise tenants where their stopcocks are. And how to turn off the water to appliances, central heating, etc..Blocks of flats are particularly vulnerable to damage and it is a worthwhile exercise to give tenants advice.

Businesses too are not immune...even medical centres, schools and doctors surgeries can be effected. Anywhere where property stands for a time empty, e.g weekends or over night.....like an office.

Fit an automatic intelligent stopcock of the type that will turn the water off if there is an excessive flow whether you are at home or not or the property is occupied or not.

For advice call the [Autostopcock Help Line 0845 512045](tel:0845512045) we work with some insurers to reduce the risk associated with water in premises.

### **Taking care of a precious resource**

As responsible property owners we should all bear in mind that it is not just the potential financial cost and Inconvenience that causes so much concern.

The impact of environmental damage cannot be overlooked and the ecological benefits of less water usage can not be underestimated.

**Nick Starling, ABI's Director of General Insurance and Health, said in August 2011:**

“ This is a real concern – water is a precious resource and billions of litres are being wasted needlessly. The smallest of leaks can quickly become a torrent and cause some very expensive and disruptive damage. Don't overlook or under estimate the warning signs. Ensuring that domestic water appliances are properly installed and well maintained, especially as people go on their summer breaks, will greatly reduce the risk of expensive damage to your home ”.