

Advice on how to reduce the risk of a water leak in your property

This guidance summarises some of the main reasons the risk of water leaks is increasing and more importantly some of the things you should consider doing to minimise the risk of a leak in your property.

RISK ADVICE LINE

Having read this guidance should you have any additional questions on this topic or other risk related matters, as a valued Ecclesiastical customer you can contact our Risk Management Team on 01 619 0300 (Monday to Friday 9am - 5pm, excluding bank holidays)

For queries about your policy cover or claims please contact your insurance broker.



In recent years insurers have seen a continued growth in property damage caused by water leaks. Whilst your insurance cover may provide financial compensation for such losses there is still the emotional impact of dealing with the consequences, inconvenience and disruption to lives and businesses.

What's driving an increase in water leaks?

Changes in lifestyle, technological advancements, use of skilled labour, building construction and materials are all factors that can influence the risk of a water loss. Other factors to consider, include:

- the increased use of white goods in domestic settings. It is estimated that 50% of all homes now have a dishwasher and every house has a washing machine. The more water appliances you have, the greater your risk of a leak.
- a trend towards concealing pipework, making inspection and maintenance difficult and the potential for leaks to go undiscovered for longer periods, increasing levels of damage caused.
- an increase in the number of en-suites and bathrooms in domestic property. More plumbing is involved and hence a greater risk of a water leak occurring.
- failure of bathroom sealants and tile grouting, allowing water to run into and damage the building fabric. Please note, water leaks caused by sealant and grouting failure may be excluded under your insurance policy. Check with your insurer if you are unsure.

- pipework failure, including both compression and push fit joints; flexible hoses used to connect white goods and as a consequence of corrosion to pipework.
- valve failure, including ball cocks in water tanks.
- the use of sub-standard plumbing materials.
- poor workmanship when completing plumbing works.
- frozen pipework due to lack of heating and/or insulation.
- an extended period of un-occupancy, linked to a potential lack of heating and/or insulation but also longer discovery times to spot a leak and take action.

A case in point...

A policyholder and their family went on an extended holiday over the Christmas period. A leak started in the attic whilst they were away and was discovered by the postman when he saw water running out of the front door of the property. A leak had started in the attic and ceilings throughout the property had collapsed, there was extensive internal damage to the building and their contents were contaminated with debris.

So what can you do?

Some of the main preventative measures include the following¹:

- Only use a qualified and competent plumber
- Arrange for your pipework to be routinely inspected and maintained. Keep on top of simple maintenance jobs like fixing dripping taps. Investigate leaks and damp patches at the earliest opportunity.
- Check water tanks and cylinders for corrosion and arrange for central heating systems to be annually maintained.
- Install a frost thermostat to your heating system, lag or fit trace heating to exposed pipework where there is a risk of freezing.
- Know the location of your stopcock and other isolation valves. Periodically check them to ensure they operate properly. Stopcocks are often found under a sink or in garages. Location labels can be used to highlight where they are in the event of a water leak. Labels can be downloaded from our [website](#).
- Consider introducing additional isolation valves if you have a complex water system e.g. at individual floor level or to individual appliances.
- If the property is going to be empty for an extended period consider isolating and draining the water supply or ensure heating to the property is maintained to at least 15 degrees Celsius. Note it may be a condition of your insurance policy to isolate building services during extended periods of unoccupancy. If you are unsure check with your insurer.
- Locate high value items clear of any overhead water tanks or pipework.
- Select and use appropriate plumbing products.
- Install leak and/or flow detection devices in high risk areas. These devices will detect a water leak in the earlier stages, raise an alert and can isolate the water supply, minimising the damage caused. They can also be linked to building management systems (BMS) or offsite facilities to support remote monitoring.

¹ This list is not exhaustive

- If you are operating a business, check your business continuity plans contemplate water leaks and how you will respond. Further advice and support on business continuity planning is available on our [website](#).



What to do if you find a leak

If the worst happens and you have a leak take immediate action:

- Turn off your water supply at the main Stopcock.
- Turn off your electrics and heating. Never touch wet wiring or electrical items. If electrical wiring or equipment is wet always consult an electrician.
- Drain the water system by opening taps inside the property.
- If safe to do so, remove contents at risk of damage to a dry area.
- If water is coming through ceilings and it's safe to do so, try to collect it in a suitable receptacle.

Contact our Claims team if you are an Ecclesiastical policyholder using the contact details provided in your policy documents. Alternatively visit the claims section of our [website](#) for further details.

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