

# Water damage, a guide to protecting your home and your possessions

Escape of water and water damage-related claims make up approximately 80% of all claims on a property insurance policy. On both costs and volume of incidents, these are the biggest concern for all insurers.

Apart from the inconvenience and stress caused to you, the occupier, who may in the worst cases have to be re-homed whilst drying out takes place, a continued increased frequency of water damage losses can result in unnecessary premium increases, higher excesses or in a worst-case scenario, losing cover for water damage completely.

Whilst some of these claims may be unavoidable due to storm or a failed pipe, many can be prevented with vigilance and care taken by the occupiers. By actively looking to prevent water damage losses you can safeguard against the worry, inconvenience, and escalating insurance premiums.

Whilst there is no way of predicting how or where leaks will happen, here are some ways you can protect yourself and your property.



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Slow-draining sinks and baths could be a sign of a blockage that needs to be cleared.

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## 3-5 yrs

It may be worth changing your hoses every 3-5 years to avoid cracks, bulges or leaks.

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If the worst happens and you have a leak, turn off all your electrics and heating.

## INSIDE YOUR HOME

### Where's my stopcock?

It is crucial you know the location of your stopcock and other isolation valves so that you can quickly turn off the water supply in the event of a leak. 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. Periodically check them to ensure they operate properly.

### Have you checked your appliances and plumbing?

Dishwasher and washing machine feed and drainage pipes can become loose over time. One of these pipes becoming disconnected or incorrectly fitted could cause significant water damage, not only to your property, but to those living below you.

- Regularly check the hose ends for cracks, bulges or leaks – replace your hose if any of these problems are found (it may also be worth changing your hoses every 3-5 years).
- Look around the base of your appliance to ensure there are no visible leaks.
- Check for leaks under the sink, particularly where the hose connects to the water supply or the drainage pipe.
- Check if your flooring and cabinets are discoloured, warped or stained.
- If you are installing a new washing machine, be sure to read the manufacturer's instructions and guidance and check all seals are tight.
- For fridges with internal ice maker, ensure the hose is securely attached to the water supply.

### Shouldn't water go down the plughole?

Yes of course it should, however one of the most preventable and often the most costly causes of water damage losses is failure of bath and shower seals, and old, badly fitted or a miss-aligned waste pipes.

This damage can go unnoticed for long periods and sometimes the leak only becomes apparent when the bathroom floor collapses (possibly into the flat downstairs).

- Check the pipes under all sinks for any leaks.
- Slow-draining sinks and baths – this could be a sign that there is a blockage that needs to be cleared.
- Replace any old or deteriorated, sealants around sinks, baths, and showers.
- Check shower trays for hairline cracks.

## OUTSIDE YOUR HOME

Leaking roofs, missing or cracked tiles, poor drainage and blocked gutters and down pipes can lead to significant water damage inside your home. Inspect window seals and doors, where cracked or deteriorated to prevent water coming into your home. They may need some maintenance or replacement.

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## WHAT TO DO IF YOU HAVE A LEAK?

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

- Immediately turn off your water supply at the main stopcock.
- Turn off all your electrics and heating. Remember, never to touch wet wiring or electrical items. If electrical wiring or equipment is wet, always consult a qualified electrician before turning on again.
- Drain the water system by opening taps inside the property.
- If water is coming through ceilings and it's safe to do so, try to collect it in a bucket.
- If it safe to do so, consider removing contents at risk of damage to a dry area of the house.



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