

ESCAPE OF WATER

Plum
UNDERWRITING

WHAT YOU NEED TO KNOW...



As much as 400 litres of water an hour can escape from a burst pipe (this is approx 2 bathfuls)

Source: EPHG Ltd



The most common causes are burst pipes mainly due to freezing conditions or pipe failure due to age and leaking appliances. Even small escape of water incidents can cause significant damage to your home

Source: ABI Property Statistics 2018

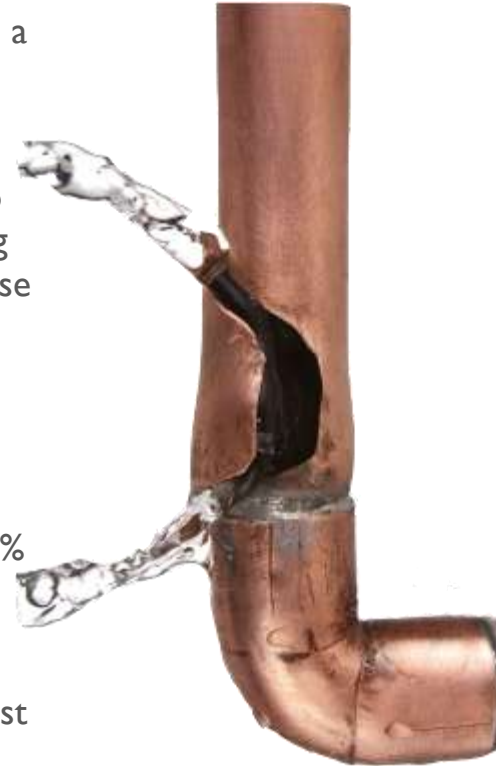


Insurers spend £2.5 million per day to repair damage to homes from burst or leaking pipes or faults. Since 2015 average costs for escape of water claims has risen by 31% to £2,638

Source: ABI Property Statistics 2018



You may have to live in alternative accommodation whilst repairs to your home are completed, causing disruption to your personal life, including additional time off work to relocate and return.



A Policyholder suffered an escape of water which was the result of a jammed ball valve, causing the water tank to overflow from the first floor. This inundated the kitchen, saturating walls and floors.



Water damage which renders a kitchen out of use means you would have to temporarily move out until repairs are completed. In this instance, owing to medical vulnerabilities, suitable alternative living accommodation was unavailable. The family had little option but to remain in the house.

Whilst every attempt is made to limit disruption, naturally, disturbances as a result of the repairs, will impact on normal day to day living, unavoidably causing additional stress and anxiety.

Exacerbated by a difficult situation, delays to complete repairs occurred which meant 4 months after the loss, works remained unfinished. Consequently costs to reinstate the home significantly increased.

If a leak detection system was installed which cuts off any water supply from the mains if a burst is encountered, water damage would have been significantly reduced, preventing the likelihood of a substantial loss but more importantly would have averted any unnecessary stress and inconvenience to you and your family.

This document is for information purposes only and does not form part of your insurance policy.

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AVOID WATER DAMAGE TO YOUR HOME

- Regularly check pipes for wear and tear and fix any dripping taps
- Ensure pipes and tanks are suitably insulated to protect against the cold in winter months
- Locate your main stopcock valve (usually found under the kitchen sink) and ensure it is loose enough to use in the event of a burst. Don't wait until it happens to find out - it could take some considerable time for a plumber to attend which could mean more damage to your home in the meantime
- If you are intending to leave your property vacant for a period of time (such as a holiday, weekend break, business trip or similar) you may want to leave your heating on constant whilst away if an extreme cold spell is expected. Alternatively you may wish to consider shutting off the water supply from the main internal stop valve
- If your water storage tank is located in the loft, leave your loft hatch open in periods of extreme cold weather to allow warm air to circulate
- Consider installation of a leak detection system, some of these devices will detect if there is an increase in the flow of water and automatically shut off the water system.



WHAT TO DO IN THE EVENT OF A BURST

- Turn off the main water supply. If they're on, turn off the central heating and immersion heater. Turn on hot taps and flush toilets to help drain the water system. Remember to turn the hot taps off once the system is drained
- Contact your local plumber. It's a good idea to have at least two contacts in case they are in demand
- Try to locate the leak. Any dripping can be contained and caught in buckets to minimise further damage to your property
- You should then contact us and make us aware of the situation. If you can, take some photographs of the damage.