

## Preventing Escape of Water Claims: Check all Voids!

Water damage can be one of the most devastating and costly issues for property owners, residents and businesses alike. One of the most **inexpensive** and effective ways to mitigate the risks and prevent escape of water claims is to undertake regular **Water Walks**. These are dedicated inspections solely concerned with the condition of the water system for a property. A key aspect of these is to **check voids** which are areas that are not commonly visited in day-to-day operations. Specifically, riser cupboards, loft spaces, plant rooms and boiler rooms which are a major source of large claims.

Here's why these areas are crucial and how they can be maintained to safeguard any property from expensive water damage.

### Regular Inspections

Escape of water claims often arise from leaks and bursts that go unnoticed until significant damage has been done. Regular water walk inspections can find small issues before they escalate into major problems. By being proactive with regular inspections, you can save a major incident from occurring with all the associated cost and disruption.

### Riser Cupboards

Riser cupboards which house essential plumbing such as meters and stop taps are often overlooked. These cupboards can become a hotspot for leaks due to the high concentration of pipes and joints and that they can act as conduits quickly spreading an issue throughout a property. Regularly checking for signs of moisture, corrosion, or any unusual sounds can help identify potential issues early. Ensure that these cupboards are well known, lit and easily accessible to facilitate routine inspections.

### Loft Spaces

Loft spaces are another critical area prone to water damage, especially if they are used for storage. Leaks in the roof, condensation, or issues with insulation can all lead to water damage. Regularly inspect loft spaces for damp patches, mould, or any signs of water ingress. Additionally, ensure that any water pipework and water tanks located in the loft or roof tank rooms are properly insulated and maintained to prevent freezing and subsequent bursts.

### Plant Rooms

Plant rooms contain vital equipment such as heating systems, pumps and AC systems. These systems are integral to the smooth operation of a property but can also be a source of water leaks. Regular maintenance and inspection of plant room equipment can help prevent leaks and extend lifespan. Look out for any signs of wear and tear, rust, or water pooling investigating the source.

### Boiler Rooms

Boiler rooms are another area where water damage can originate. Boilers and associated pipework can develop leaks over time, especially if they are not regularly serviced. Check for any signs of leaks, unusual noises, or drops in pressure, which can indicate a problem. Ensure

that boilers are serviced annually by a qualified professional to keep them in good working order.

## Practical Tips for Inspections

1. **Schedule Regular Inspections:** Set up a routine inspection schedule for these areas with a detailed checklist. Monthly visual inspections can help catch issues early.
2. **Use Technology:** Consider installing water leak detectors to either monitor the water flow or dual sensors that detect water and moisture under pipework. These can alert you to a potential issue before it becomes visible in areas that are not frequently visited. Early notification prevents extensive damage from occurring.
3. **Maintain Records:** Keep a log of all inspections and any maintenance work carried out because of these. This can be useful for issue trend analysis, insurance purposes and helps ensure that nothing is overlooked.
4. **Educate Occupants:** Key to limiting damage when an incident occurs is to isolate water supply quickly. Ensure residents know where their stop tap is and how to close it. Label stop taps clearly to prevent confusion.

## Conclusion

Preventing escape of water claims is all about being proactive. Regular inspections of voids such as riser cupboards, loft spaces, plant rooms, and boiler rooms can help identify and address potential issues before they become major problems. By taking these steps, properties can be protected, save on costly repairs, and ensure peace of mind.

Remember, when it comes to water damage large events do not just happen, they develop overtime. With void checking as part of a wider **EOW management plan** for a property the risks can be substantial reduced and potentially eliminated by early intervention during the development phase. Without a plan then issues can spread or fail completely resulting in a large, complex claim.

If you would like to protect your property and develop an EOW management plan to become **waterwise** for your property, then please speak to a member of the Zurich Resilience Solutions team on **0121 6979131** or [zrs.enquiries@uk.zurich.com](mailto:zrs.enquiries@uk.zurich.com)