ZURICH

Escape of Water: A Property Owners Guide

The scale of the problem

What is ‘escape of water’?
‘Escape of water’ is an insurance term for water leaks. Whether you’re a Charity, a School or a Town Parish council, escape of water is affecting more and more not-for-profit organisations each year.

How could it affect me?

Escape of water claims happen often and cost a lot to repair. In 2022, a total of £987 million worth of escape of water claims were made, a 15% increase on 2021.

The cost of repair has risen in the past few years, largely due to the cost of living crisis which has seen an increase in the cost of labour and parts, but also due to the increased time needed for drying out where modern methods of construction materials have been used.

This guide will highlight the common causes of a leak, preventative measures to mitigate damage and help with formulating an incident response plan should an incident occur.

Common causes of escape of water

Internal Factors

Kitchen equipment

Kitchen's are a common source of escape of water, with built in appliances such as dishwashers using large amounts of water.

The pipes allowing water to flow can come loose, have joint failures or mechanical faults that can all cause a leak, so it's important to ensure these are fitted correctly and maintained where needed to mitigate the risks.

Toilets and water tanks

Similar to kitchen appliances, toilets can experience joint failure, which can start out as a small leak and grow into something more substantial. In addition to this, other issues such as limescale can occur and cause damage, plus unprotected pipework and sprinklers in a bathroom with an outer-facing wall can be common causes of leaks.

Waste pipes and joints

Waste pipes can become blocked easily and the backup can cause overflow or put undue pressure on the pipes. Joint failure can occur over time, especially if not fitted correctly, and the cold weather can also be a common cause of issues.

Immersion heaters and boilers

Heaters and boilers are often hidden away, making these a significant cause of escape of water and ones that can take a while before they are spotted. Limescale, over-pressure, mechanical faults and joint failure are all risks when it comes to these, which means regular checks by an approved plumber are essential.

Radiators

With the temperature of radiators changing frequently, and with them being out in the open, the chances for accidental damage are heightened. Corrosion over time is possible, as is joint failure if pipes aren't fitted correctly.

Supply pipes and joints

Supply pipes & joints corrosion and erosion are possible with pipes and joints, especially as these are hidden away from plain sight. The potential for frost and changing weather conditions are also risks. Soil stacks are prevalent in new builds and, given they are boxed away, can suffer severe damage before becoming visible. Water pressure can cause poorly installed plastic "push-fit" systems to fail, along with inadequately tightened compression joints on more traditional metal pipework.

Common causes of escape of water

External Factors

Weather

Whilst weather, more specifically rain and cold weather period, can cause flooding and frost both inside and outside of properties, it's main link to escape of water is how it worsens underlying problems. Whilst nothing can be done about the weather, ensuring pipework (lagged if possible, particularly if exposed), boilers and radiators are fit for use before extended periods of rain or frost can help reduce the risks.

Materials

Pipework failures can result in substantial losses, either through an individual case or multiple smaller ones. Using the right materials for piping is essential (some plastics react to the likes of mastics and solvents) and should be well thought out ahead of any work being done.

Workmanship

During the construction or renovation of buildings, there is an increased risk of escape of water becoming an issue if there is a lack of skilled labour or workmaship. A troublingly high proportion of escape of water claims relate to problems with the original plumbing installation. If your property is large, contractor error can have significant financial implications. An escape of water permit should be used to record contractor insurance details and competency of contractors before you allow them to work on your property.

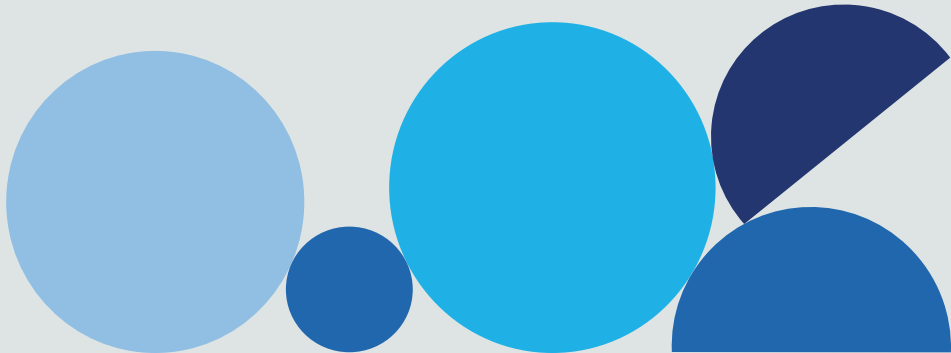
What do property owners need to do?

Do:

- Know where your stopcock is and how to turn it off, test it works twice a year
- Check for leaks in high-risk areas such as bathrooms, kitchen, boiler rooms etc. at least annually, ideally more regularly
- Check sealant and grout around bathroom and kitchen fittings, toilets and sink basins; ensuring they are maintained and in good condition
- Ensure you prevent excessive quantities of water from spilling onto bathroom floors where the floor is not designed for such purposes
- Contact the landlord (if renting) to alert of any water leaks, blockages or plumbing problems
- Contact the landlord (if renting) for plumbing repair or installation advice and assistance
- Use an approved plumber to fit plumbing and appliances, checking their insurance details
- Maintain all heating appliances in accordance with manufacturers guidance

Do not:

- Ignore that dripping tap!
- Discard nappies, wet wipes or cotton buds down the toilet
- Discard cooking fat down the sink
- Forget to ensure that pipes and tanks are insulated or heated to prevent them freezing
- Stand on toilets, sinks or urinals
- Forget to isolate your water supply if you're going away for a long period of time
- In cases of being a tenant, undertake bathroom or kitchen renovation without informing the landlord



Further information

For further guidance on escape of water, below are some useful websites:

- News and Insight: Escape of Water
- Escape of Water: The perilsw of plastic
- The Construction Insurance Risk Engineers Group (CIREG)
- Association of Plumbing and Heating Contractors
- Chartered Institute of Plumbing and Heating Engineering
- Geo: Waterlock
- Aqualeak Detection Ltd
- LeakSafe Solutions