



Avoiding escape of water in your home

Escape of water does not make the news as a flood would do, but research with Public Health England has shown that the effects of a large claim can have the same distress as a flood, with the disruption of customers out of their homes for long periods of time.

All damage caused by water escaping is distressing – water has no respect for your belongings and is unable to be halted in its tracks. It will find the route of least resistance and continue on its journey downwards until it's stopped.

In typical water damaged properties, there is not one area of the home that is safe -, ceilings, walls, flooring, electrics and anything in its path will be affected and the work to rectify this will take on average 12 – 18 months to put right.

A single push-fit plastic pipe in an en-suite on the first floor left undiscovered for two days will cause damage to the entire ground floor.

Some examples* of water amounts below:

- ½-inch pipe: 50 gallons per minute
- ¾-inch pipe: 110 gallons per minute
- 1-inch pipe: 210 gallons per minute
- 2-inch pipe: 850 gallons per minute
- 3-inch pipe: 1,900 gallons per minute
- 4-inch pipe: 3,400 gallons per minute

Or, to explain in simpler terms: A normal bath holds 24 gallons of water – in 1 hour you could have the equivalent of 125 baths flowing through the home.

If your standard half-inch pipe breaks on the way to work, nine hours later you can have up to 27,000 gallons pass through your property. If a 4-inch pipe breaks, you don't want to be anywhere near it when it does, because it most likely will shake the property and sound like an explosion.

Some properties are particularly vulnerable to Escape of Water losses for several reasons:

- **Age of properties** – Not only does this mean vast networks of pipes that can be hard to access, but it also means the pipework will usually be older and at greater risk of corrosion. Therefore, when temperatures drop, pipes are much more likely to freeze and burst unless precautions are taken.
- **Size of properties** – The larger the property, the greater the danger of a problem going undetected. Even small leaks can cause significant damage if they are not spotted early, especially in winter. Repairing water damage is time-consuming and expensive – from installing pumps and dehumidifiers to carrying out repairs and replacing flooring or furnishings. The larger the property, the greater the cost.
- **Value of contents** – Artwork is particularly vulnerable, but other items such as antique furniture, and furnishings such as carpets, curtains, and cushions, could be extremely expensive to repair or replace if damaged.
- **Unoccupancy** – If you own multiple properties and split your time between them, the risk of escape of water increases if a property is regularly unoccupied, because problems may not be spotted until it is too late. Leaks and burst pipes that go unnoticed for extended periods of time cause huge amounts of damage.

Avoiding escape of water losses

By taking some simple precautions, you can minimise the escape of water risks in your property both throughout the winter months and the rest of the year.

If you are at home

Normally if you are at home you are there to spot anything untoward – this certainly reduces the amount of damage caused in this event but how many homeowners know where their main water Stop-cock is?

If you do manage to locate this the first action you can take is to turn off this thus halting any water from further entering the home. There is still water in the main tank though – turning on all the working taps in the home will help to drain all the water and reduce further damage.

Do not attempt to use any electrical items and that will reduce a further risk - water and electrics do not mix!

In all affected rooms remove anything that can be moved to either a higher area or off the floor. Water damage is extensive and although most items can be replaced if there are family photographs these are unable to be replaced

If you are going to be away overnight or for longer periods

Can you isolate water? – in winter this is possibly not an option as you will want to return to a warm house however some tips as below;

- Ensure all taps are turned off (even one with a slight drip can loosen and cause a flood)
- Leave heating on low and constant to ensure water pressure does not suddenly dip and then surge when the heating comes back on
- Ask for someone to look into your home each day to check that all is well
- Leave an emergency contact number and also your Policy details with a trusted person

Understand the layout of your property

In older houses with large networks of cast iron pipes, it can be difficult to know exactly where leaks are coming from. Water takes the path of least resistance and can travel within walls and ceiling or floor voids.

It is important to understand where your access points are, where the stopcock is, and the location of pipework (this information can be found on the original building plans) and that this information is conveyed to neighbours or anybody else looking after their property in your absence.

Older and larger properties have more areas which could give cause for concern;

The larger UK property is on 3 floors, some have basements which can house swimming pools, gymnasiums, saunas, and even cinemas, dancefloors and also power rooms which house the electrical and heating systems so are more prone to damage– The average number of bathrooms/cloakrooms is 4, therefore, there is more danger of water leaking – with underfloor heating this is a 'silent' leak and may be weeks before it is discovered, at which time entire floors of the home have been damaged – Regular services on these systems is essential to ensure that water pressure is constant and there are no leaks – if you are going to be away you should consider having this checked by your heating engineer as an extra check before leaving.

Take practical precautions

It is important to identify areas of the property where pipes could be at increased risk of freezing or leaks going unnoticed– e.g. lofts, basements, and external pipes – and to provide appropriate insulation (lagging).

Your high-value, vulnerable items should be moved away from directly underneath pipes wherever possible. This doesn't have to be of monetary value but can also include photographs that cannot be replaced.

Properties should be kept at a temperature above 10°C if unoccupied over winter, and internal doorways and cupboards containing pipework should be left open to encourage the circulation of warm air.

If your property is regularly unoccupied, having a trusted neighbour regularly check in is also a good idea.

Carry out regular maintenance

Even when a house is occupied, homeowners should schedule regular and periodic maintenance checks, especially in larger houses where problems can often go undetected or unrecognised. A professional surveyor can help explain how and when pipework and other items should be checked. For example, stopcocks should be regularly tested, as older fittings can rust and seize up if they're not used.

The value of smart home devices

There are a variety of smart home devices that can help homeowners protect their properties. For example, smart boilers or thermostats can help you monitor and manage the temperature of your property remotely.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093. Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

© Copyright – Zurich Insurance plc 2020. All rights reserved. Reproduction, adaptation or translation without prior written permission is prohibited except as allowed under copyright laws.