Open & Direct

CUSTOMER GUIDE

ESCAPE OF WATER

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Escape of Water (EOW) is one of the most common home insurance claims, with insurers paying out an average of £1.8 million every day.

Escape of water can occur for many reasons, such as frozen pipes bursting, faulty washing machines, or toilets overflowing due to blockages. Even a small leak can lead to serious damage, so keeping your plumbing system properly maintained is important.

Although not all leaks can be prevented, there are steps that homeowners can take to reduce the risk of them occurring.

HOW TO REDUCE THE RISK OF SERIOUS WATER DAMAGE IN YOUR HOME

1. **Locate your stopcock** - Know where your stopcock is, make sure you can access it easily and that you can close it off. It is normally located below your kitchen sink or wherever the water supply enters your home.

If there is an escape of water in your home, turning off the stop cock stops water entering your home and can help to limit the level of damage caused. Find out more about stopcocks below.

2. **Regular check-ups** of your heating system to ensure your boiler is running effectively. Check for any leaks and check your thermostat is working properly.

3. Get any **visible signs of leaks** such as damp patches or brown marks on ceilings or walls investigated by a professional.

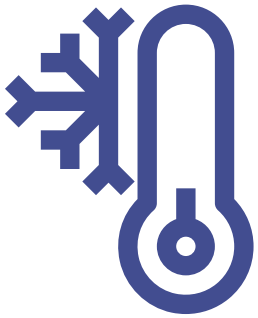
4. Consider getting a **leak detection device** which can monitor your water use and can switch off the water if it detects a leak.

5. **Check your fixed appliances** - Radiators, dishwashers and washing machines are common causes of water damage in the home. Ensure pipework is regularly checked for leaks and signs of cracking or bulging.

6. **Clear blocked drains** - Avoid pouring any cooking fat, grease or oil down the drain as these can easily cause blockages which may lead to escape of water. Leaks can also occur from showers and baths where the drains become blocked and overflow. There are many excellent products on the market that make this an easy household job and reduces the risk considerably.

7. **Check your bathroom for cracked or damaged tiles, sealant or grout** and replace if required as damage caused by failure of grout and sealant in bathrooms is excluded

8. **Lag pipes in the loft** - Pipe lagging should be at least 5cm diameter and even thicker if your loft floor is well insulated, as this prevents heat from your home rising into the loft and warming the pipes. Insulate the sides and the top of water tank to prevent that heat from escaping.



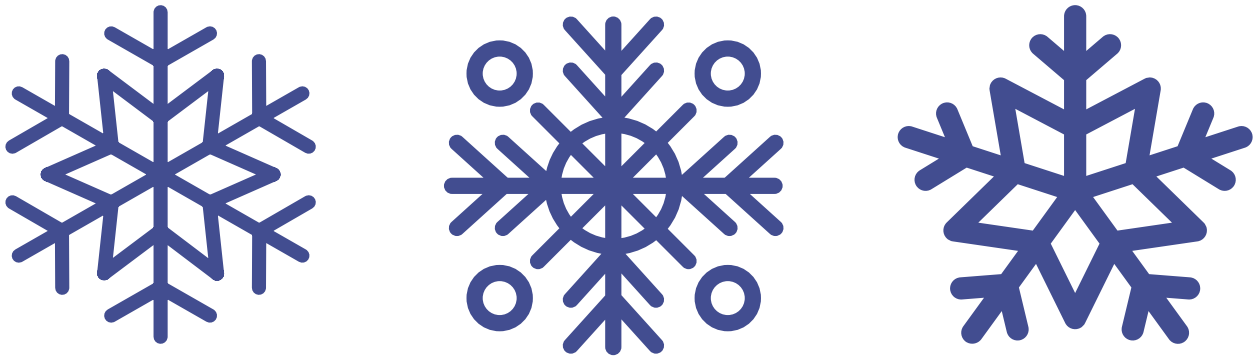
9. **Checking your pipes** for signs of freezing or bursts such as leaking or dripping joints, will help you to deal with potential problems before the water escape. Repair any dripping taps before icy temperatures set in to prevent them freezing and becoming blocked.

10. **If your pipes do freeze** - Turn off your water at the mains as a precaution. Also turn off the stopcock on the water tank in the loft, if you have one. You can then proceed to thaw the pipe yourself, or call on the expertise of a plumber.
To thaw the pipes yourself, use gentle heat from a hairdryer or hot- water bottle and work your way from tap to tank. Open the tap nearest the frozen section of pipe to see when the ice has melted. You'll need to prepare for any water that may leak from burst pipes, primarily by covering any electrics that are nearby.

UNOCCUPIED AND HOLIDAY HOMES

Homes that are not permanently occupied, such as unoccupied properties and holiday homes, can face higher risk from escape of water damage. For example, if a pipe bursts and the cold water supply is not turned off and drained, water can continue to leak unnoticed for longer periods allowing damage to worsen before the homeowner becomes aware.

We provide an extension of cover to include escape of water.



To do this we ask that you turn off the main water supply and fully drain the domestic cold-water system. This includes all cold-water tanks, pipes, toilets, cold taps and outside taps.

You do not need to drain the hot water system or the central heating system including radiators.

Please note that if you do not follow these steps, claims relating to escape of water may not be paid.

Please read your endorsement wordings which will be located on your schedule for the full details.

STEPS TO TAKE IN THE EVENT OF A LEAK

1. Turn off the water supply

Switch off your stopcock to prevent more water from feeding into the pipes and causing further damage. Once the water is off, turn on all of your cold taps to drain any excess water out of the system.

2. Consider turning off the electricity

If there is any chance that water could have leaked onto any electrics, you should turn off the electricity supply immediately at the fusebox.

You may be able to just turn off the affected areas, but if in doubt just turn everything off – make sure you have a torch if it's dark. Electrical wiring or sockets that may have got wet can be dangerous so do not touch them.

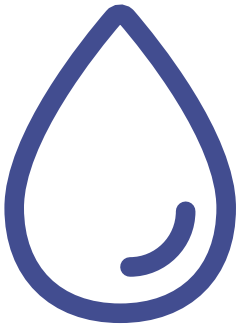
3. Turn off the heating system

Turn off any immersion heater and central heating system to prevent heating the system while it is empty, as this could cause damage. Turn on all hot water taps to drain any excess water out of the system.

4. Check for water damage

Check ceilings for bulging caused by water pooling above. Stay clear of any ceilings which are bulging significantly, in case they should collapse. For any ceilings starting to bulge, and providing it is safe to do so, you could make a small hole to allow the water to escape slowly into a container below.

5. Consult a professional



For your own safety, try to have another person with you when you move around the property. In addition, make sure you consult a plumber and electrician before the water and electricity are turned back on.

A GUIDE TO STOPCOCKS

What is a stopcock?

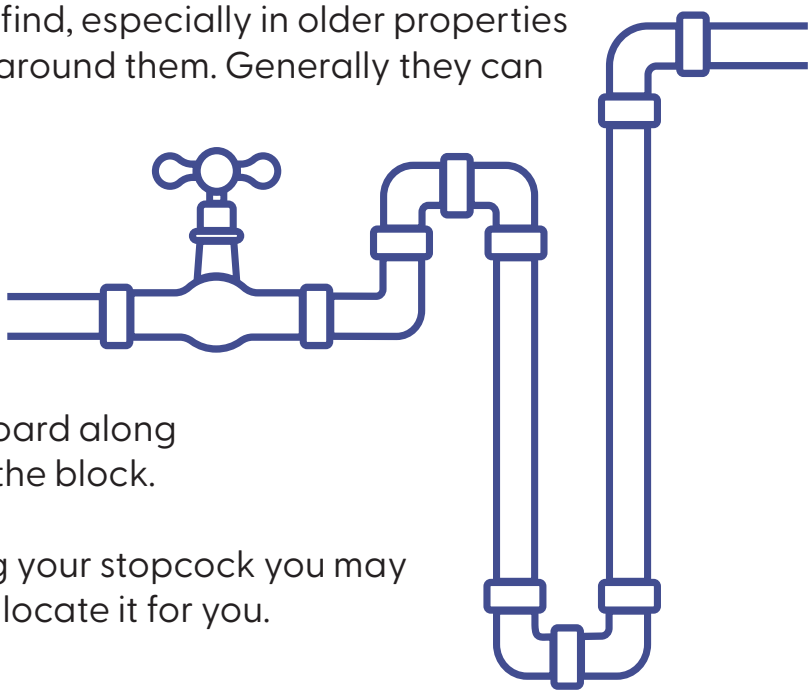
A stopcock looks like a tap or lever, but without a spout. It sits between two lengths of pipe, acting as a connector, and blocks the flow of water when it is turned off. This means if you have a burst pipe or a leak you can turn off the flow of water via the stopcock.

Where will I find it?

You will probably have two stockcocks, one internally that stops the flow of water inside your property and one externally.

Internal stopcocks can be tricky to find, especially in older properties where the home has been built up around them. Generally they can be located:

- under the kitchen sink
- under the bathroom sink
- near the gas meter
- in a cellar
- in a utility room
- in the under stairs cupboard
- in a communal corridor or cupboard along with stopcocks for other flats in the block.



If you are having problems locating your stopcock you may need to contact a local plumber to locate it for you.

What to do next

Stopcocks can seize up, if they have been left in the same position for a long time. It is important to keep it loose so that you can turn it off in an emergency.

If you are unable to turn your stopcock you can try WD40 but do not force it too hard. If in doubt seek help from a local plumber.

If there is a leak in your property, you must turn off the stopcock to stop the flow of water to your property.

Check your Home Insurance policy for your escape of water cover and limits.