

# AVOID WATER LEAKS, PREVENT CLAIMS



Water damage can be costly, inconvenient and cause heartache. But a few simple steps can prevent leakage, and save you thousands in insurance claims.



## Do you have a water leak?

Immediately stop the water supply by turning off all valves on the stop taps. This can save you thousands of pounds in damage.

## Do you know where the stop taps are?

Identify them. They're usually under the kitchen sink. You should be able to turn each valve easily to stop the water supply.

## Do you test the isolations annually?

This is crucial for identifying potential leaks or contamination issues before they become problems.

## Do you look after your valves?

Spraying a lubricant like WD40 around the stopcocks helps prevent them from becoming stuck.

## Do you check for signs of water leaks?

Check your ceilings, walls and behind furniture for signs of leaks or water stains. Longer-term or slow leaks may not immediately be obvious, but can appear as brown or yellow stains.



### Kitchen leaks:

- Check the seals at the back of the kitchen worktop and around the sink. Gaps can allow water to spill down the back or into your units.
- The sink is where all your plumbing's most likely to come together, such as water outlets for your dishwasher/ washing machine, isolation valves, and waste from your sink. Make sure nothing's leaking from your sink. Check the outlet connections from your washing machine/dishwasher are secured and in place (frequent vibrations can cause them to become loose).
- Inspect the joints and valves in washing machine/ dishwashers annually, as these can become loose over time. Care should be taken over any appliances that are installed to ensure both the inlet and drainage connections are watertight.



### Bathroom leaks:

- Check the condition of seals around taps, basins, baths and showers. If the seal is damaged, loose, or curling away from the wall then water can freely run down the back of your bath or shower and eventually make its way through the ceiling of the apartment below – often through the light fittings.
- Check your toilets. If you hear any irregular sounds like humming, or if the flush cycle takes longer than normal, get it checked by a plumber.
- Check your taps for drips, humming or vibrating sounds. If you have a service duct or main stack within your property, make sure it's easily accessible. This is where the valves, main services and rodding eyes will be located.
- Make sure any heated towel rails aren't leaking or showing any signs of corrosion and rust. Check the valves and exposed pipe work regularly.
- Fix leaking pipework or appliances as soon as possible. Water damage to flooring, carpets and floorboards can be very expensive.

## Need to make a claim?

While the necessary steps can help prevent an ‘escape of water,’ damage can still occur – most commonly with residential properties. It’s important to understand the next steps.

*Your insurance places a duty on you to minimise loss or damage by taking the steps necessary to prevent any further damage; any risk to persons; or damage to other property.*



## Be claims ready

### Notice a pipe leaking or an accumulation of water?

Ask a professional to attend your apartment and investigate the cause. Calling out a plumber should be considered a maintenance issue first and an insurance consideration second (on occasions where cover might apply).

### Are you renting?

You’ll need your own home insurance to cover your contents, personal possessions and third-party liability. These are not included in the cover arranged by your landlord.



### Need to notify us of a claim?

We’ll need the following information:

- Your full address
- Details of circumstances causing the damage including date of the incident
- Extent of the damage, including an estimate of the cost to repair (where applicable)
- Invoices for any emergency work necessary to protect against further damage before you could contact loss adjusters
- Photographs of the damage