

Escape of water in flats

A tenant's guide



Introduction

Escape of water is one of the most common causes of home insurance claims and can cause a huge inconvenience to tenants and home owners.

According to the Association of British Insurers, one in five home insurance claims are as a result of escape of water, with insurers paying out £483 million to help customers in the first nine months of 2017.

Flats can be at higher risk than other types of accommodation as one leak could affect many flats on multiple floors of the building. Whilst every precaution may be taken in an individual flat, an escape of water in the flat above could have equally devastating consequences on the ones below. In severe cases alternative accommodation may need to be sought whilst repairs are undertaken which could take up to several months to complete.

It's vital to spot any damage promptly and to minimise the damage. A number of factors can have a direct impact on the risk of an escape of water loss happening, and the first step in prevention is to understand where the risks lie.

Common causes of escape of water in residential properties are:

- Leaking domestic appliances, e.g. washing machines and dishwashers
- Leaking pipes, vessels/water tanks
- Accidental damage to pipes
- Frozen pipes
- Over-flowing baths and showers.

Things you can do to prevent water leaks and reduce the risk of damage

The most common cause is water escaping from fixed **appliances** such as washing machines, dishwashers, **boilers, pipework and shower trays**.

- Tell-tale signs of damp from appliances, radiators or pipes should be investigated
- Sealant around shower trays and bathroom fittings plus grouting around tiles should be maintained in good condition
- Washers should be replaced regularly to prevent dripping taps
- Flexible hoses to washing machines, dishwashers and other appliances should be checked regularly as vibrations can work connections loose
- Pipes and drains must be free from blockages, to avoid overflow
- Boilers should be serviced regularly by a qualified heating engineer

Check for **staining** on plasterwork and notify the facilities manager or managing agent if a leak is suspected.

When opening **taps** to test the system remember to turn them back off to prevent a water surge when the issue is repaired.

The **stop tap** (also known as **stop valve or stop cock**) should be checked to ensure it is in good working order and accessible. Ensure everyone in the flat knows where it is and, more importantly, how to operate it.

Where plastic water **pipes** are being installed using modern push fit or compression fittings, there is an increased risk of failure. It is important that the pipe work is fitted securely with sufficient brackets holding the pipe work in place.

Know where your **risers** are so any damp patches can be spotted early (risers carry services up through the building). If there is a regular bad smell this could indicate a leaking soil stack.

Smart water detectors and water cut off devices are available that can spot even the smallest change in your water consumption and alert you to the issue. If this is fitted, know who it automatically reports suspected issues to.

Older properties can present a problem as plastic parts can become brittle, metal parts corrode, seals crack and fail. Additionally older buildings are less effective at preventing a leak as the floors are easier for water to penetrate through and with a blend of new appliances increasing pressure demands on older systems can cause problems.

If away over the **winter months** keep the heating on continuously at 10°C to ensure that the temperature will not fall below this level. Lagging exposed copper water pipes correctly minimises the possibility of water freezing in the pipe risking a rupture.

Have a number for an **emergency plumber** readily available.

Make sure the managing agent, letting agent or your neighbours have **your contact details**. This way you can be easily contacted if there is a leak in your flat which is causing damage to a neighbour.

NB ensure you have appropriate contents cover for your personal belongings as the landlords buildings insurance is restricted to covering the building structure including fixtures and fittings such as baths, basins and toilets.

EMERGENCY PLUMBER DETAILS:

LANDLORD CONTACT NUMBER: