



A tenant's guide to escape of water

The scale of the problem

Escape of water (EoW) is the leading cause of home insurance claims in the UK, according to research by the Association of British Insurers (ABI), in 2020.

In 2020



1 in 5 buildings and contents claims were for EoW



238,000 claims were made for EoW



£3,170 was the average cost of an EoW claim

EoW incidents are a significant issue and the problem is getting worse; according to research by the Association of British Insurers (ABI), the cost of an EoW incident increased by 50% between 2014 and 2020 and continues to rise.

Why should you act?

EoW can occur in various ways. For example, a sudden burst pipe or joint can result in water flow of up to 60 litres per minute, saturating everything in its path.

A minor leak can remain undiscovered for several months if in a concealed area, resulting in unrepairable damage to the building's structure, fixtures and fittings.

EoW of any nature can have significant **consequences** for you:

- Suffering a sudden and catastrophic incident can be a very emotional and upsetting event, and could adversely affect your health

- You can lose irreplaceable possessions
- You may have to move out of your home, whilst the damage is repaired
- A leak can result in stress and anxiety to your surrounding neighbours, sometimes leading to tensions between neighbours
- A significant incident can impact the cost of your contents insurance
- Persistent claims could impact your ability to get contents insurance.

Despite the consequences being significant, there are simple preventative measures you can take to reduce the likelihood and severity of an EoW occurring.

The first step in prevention is to understand the common sources and causes of EoW.

Common causes of EoW in residential properties



Kitchen Appliances

Joint failure
Mechanical faults



Toilet Cisterns & Tanks

Joint failure
Limescale
Frost



Bath, Shower & Sink Sealant

Shrinkage
Degradation
Movement



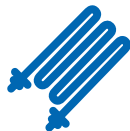
Soil Stacks

Blockages
Joint failure



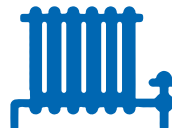
Waste Pipes & Joints

Blockages
Joint failure
Frost



Immersion Heaters & Boilers

Limescale
Over-pressure
Mechanical fault
Joint failure



Radiators

Corrosion
Physical damage
Joint failure



Supply Pipes & Joints

Corrosion
Erosion
Water pressure
Frost

How to prevent water damage in residential properties

Do

- ✓ Know where your stopcock is and how to turn it off, and test it works twice a year
- ✓ Check for leaks in high-risk areas such as bathrooms, kitchen, boiler rooms etc. at least annually
- ✓ Check beneath the bath and shower basin, plus flexible hoses on appliances
- ✓ Check sealant and grout around shower trays, bathroom and kitchen fittings; ensuring they are maintained in good condition
- ✓ Ensure you prevent excessive quantities of water from spilling onto bathroom floors from washing, bathing, or showering, where the floor is not designed for such purposes
- ✓ Contact the Landlord to alert of any water leaks, blockage or plumbing problems
- ✓ Contact the Landlord for plumbing repair or installation advice and assistance
- ✓ Use an approved plumber to fit plumbing and appliances. Check their insurance details
- ✓ Maintain all heating appliances in accordance with manufacturers guidance

Don't

- ✗ Don't ignore that dripping tap!
- ✗ Forget to isolate your water supply if you're going away on holiday for a long period of time
- ✗ Forget to ensure that pipes and tanks are insulated or heated to prevent them freezing
- ✗ Discard nappies, wet wipes or cotton buds down the toilet
- ✗ Discard cooking fat down the sink
- ✗ Stand on sanitaryware
- ✗ Undertake bathroom or kitchen renovation without informing the Landlord.



Regular visual checks

It is important that you know how to respond to an EoW incident. The longer water flows or permeates through the building, the greater the damage, distress and disruption and ultimately the more costly the claim will be.

It is vital that leaks are captured at the earliest opportunity. Regular visual checks will help you identify unseen leaks and act before it's too late; the greater the risk the more frequent the checks should be.



Incident response

You should ensure you:

- Know where the stopcock is
- Isolate the water supply as soon as possible
- Have emergency contact details to hand including:
 - a) A certified plumber

Emergency plumber details:

b) The Landlord

Emergency Landlord details:

c) The Buildings and Contents Insurer

Insurer details:

- Take photos of the incident
- Preserve any damaged plumbing and contents
- Are easily contactable, in case a leak occurs in your home

Ensure you have appropriate contents cover for your personal belongings as the Landlords buildings insurance is likely to be restricted to covering the building structure only including fixtures and fittings such as baths, basins and toilets.



Older properties can present an increased EoW risk, as plastic parts can become brittle, metal parts corrode and seals crack. This risk is exacerbated by combining older plumbing systems with modern appliances, as new appliances increase the pressure loads on older plumbing systems, leading to higher rates of wear, tear and failure. You should be extra vigilant by carrying out regular visual checks to uncover any unseen leaks.



Pipe joints are the most common origin for EoW, therefore if you or a contractor install or connect joints of any type, its critical the manufacturers installation guidelines are adhered to.



Tell-tale signs you have a water leak include a loss of boiler pressure, the smell of mould, a damp patch appears or you have received a high-water bill.



Tall properties can present an increased EoW risk, as buildings over 3 stories are likely to need pressure boosted systems (pumps) to lift the water to upper floors. Pumped plumbing systems under constant pressure can be overly stressed, leading to higher rates of wear, tear, and failure. You should be extra vigilant by carrying out regular visual checks to uncover any unseen leaks.



Smart water sensors and water shut off devices are available that can spot a leak or the smallest change in your water consumption, alert you to an EoW and shut off water supply before it's too late. If you're at increased risk of an EoW, a leak device could be worth looking into.

For more information

For more information speak to your usual Zurich contact or please visit: www.zurich.com/riskengineering

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