



PROTECTING YOUR PROPERTY FROM
WATER LEAKS, **A GUIDE.**

Lycetts

Insurance Brokers
and Financial Services

PROTECTING YOUR PROPERTY FROM ESCAPE OF WATER

According to Lycetts claims data, escape of water is the second largest cause of property insurance claims.

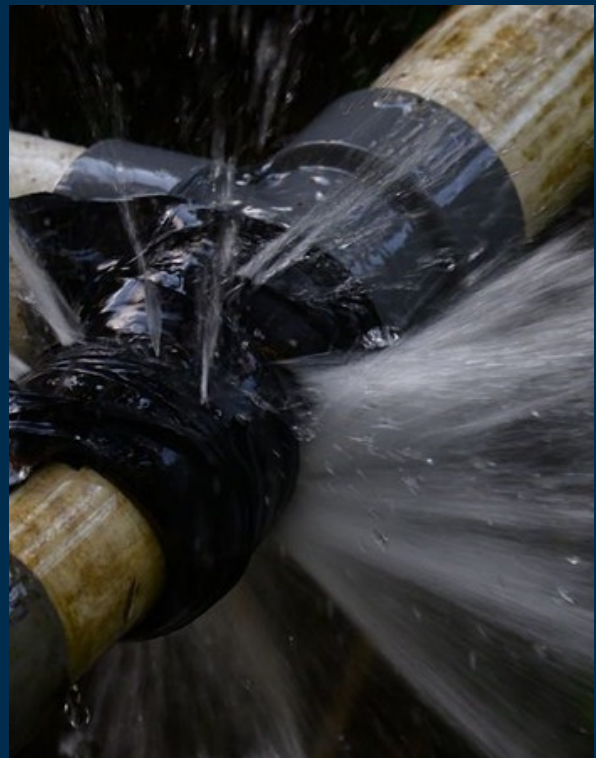
Water leaks that go unchecked can cause thousands of pounds worth of damage and properties can take months to dry out before repairs can be completed. You may therefore need to relocate to alternative premises in order to continue to operate.

As insurers brokers, we have seen incidents where a small water leak has quickly escalated into a much larger loss. Whilst your insurance policy may provide cover should an insured loss occur, it cannot compensate for the inconvenience and disruption you may face.

Acting quickly when you discover a water leak can mean the difference between a small clean up job or extensive damage and inconvenience

COMMON CAUSES OF LEAKS

- Pipework failure, including both compression and push fit joints: Flexible hoses used to connect washing machines and dishwashers and as a consequence of corrosion to copper pipe
- Valve failure, including ball cocks in water tanks
- Frozen pipework due to lack of heating and/or insulation
- Poor workmanship
- Faulty equipment



TIPS FOR PREVENTING LEAKS

- Periodically check your stopcock to ensure it turns on and off easily.
- Have pipework regularly inspected and maintained by an accredited plumber such as a member of the 'Association of Plumbing and Heating Contractors' or the 'Chartered Institute of Plumbing and Heating Engineers'.
- Keep on top of simple maintenance such as changing washers and fixing dripping taps.
- Check water tanks and cylinders for any corrosion and arrange for central heating systems to be maintained annually.
- Lag or fit trace heating to exposed pipework where there is a risk of freezing.
- If the property is going to be vacant for an extended period, consider isolating and draining down the water supply or ensure heating to the property is maintained (please note - this may be a condition of your insurance policy).
- Never leave a plug in water basins or baths.
- Install leak detection devices in high-risk areas. These devices will detect a water leak in the earlier stages and raise an alert. They can also be linked to building management systems and may be able to isolate the mains water supply to the property to reduce damage.
- Flow detection devices may also be considered. These monitor the flow of water in the pipework of your property and isolate it if abnormal flow conditions are detected.





WHAT TO DO IF YOU FIND A LEAK

Did you know that the potential water loss from a burst pipe can be as much as 400 litres an hour – that's about the same as four full bath tubs of water! So whenever you find or suspect a leak, take immediate action.

- Turn off your water supply at the main stopcock
- Turn off the electrics and heating
- Drain the water systems by turning on your taps
- If it's safe to do so, remove items at risk of damage to a dry area
- if water is seeping through ceilings and it is safe to do so, try to collect it in a suitable receptacle
- Again only if it is safe to do so, if a ceiling is bulging, you can consider piercing it to release the water and prevent the ceiling collapsing
- Never touch wet wiring or electrical items

REMEMBER THAT IF ELECTRICAL WIRING OR EQUIPMENT GETS WET TO ALWAYS CONSULT AN ELECTRICIAN BEFORE USING AGAIN.



PROTECTING YOUR HOME FROM HIDDEN LEAKS

Lycetts is delighted to work with insurers who offer Leakbot devices to home insurance customers. Leakbot is a smart water leak detector that spots hidden leaks before they become a big problem.



- ✓ **Easy set-up in less than five minutes**
Simply click the small smart device onto your cold water pipe - no need for tools
- ✓ **24/7 monitoring**
Continually monitors your home for visible and hidden leaks
- ✓ **Alerts straight to your phone**
Sends alerts to you if potential leaks are detected, even if the leak is not yet visible
- ✓ **Expert support to fix problems quickly**
If you experience a LeakBot alert, a LeakBot engineer will locate and fix the problem (UK mainland only)

A number of Insurers offer LeakBot free of charge to buildings insurance customers. Please speak to us if you are interested in finding out more.

If you would like a complimentary review of your insurance needs, highlighting any gaps or unnecessary cover, please contact us:

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