

## Property Damage Insurance

### Water Damage

Water leaking inside a property is one of the biggest causes of claims on property insurance, yet most leaks are avoidable.

Below is a list of some simple checks and advice to help with avoiding an escape of water within your property;

Maintenance	Carrying out own works/DIY	Leaving your home unattended
<p>Inspect all plumbing joints from time to time – a build up of green colouring on the joints of copper pipes may be a sign of a leak</p> <p>Ensure regular checks of joints hidden from view undertaken eg; washing machines/dishwashers</p> <p>Remember that plastic plumbing joints degrade sooner than metal ones, keep an eye out for any hint of a leak</p> <p>Open your loft hatch to warm the void; monitor the levels of insulation, replacing where necessary</p> <p>Do not insulate under the water tank, this allows heat from the house to help prevent the tank from freezing</p> <p>Make sure you know where the stop cock is so that the mains water can be turned off where it enters the building – regular testing will ensure it won't be too difficult to turn in an emergency</p>	<p>Ensure you know where pipes are located – use a detection tool before nailing or screwing into floors and walls. A water pipe may not leak until the screw rusts</p> <p>Make sure that all plastic plumbing is purchased from one manufacturer – the slightest error in fitting can cause a major leak</p> <p>Carry out adequate repairs of any leaks you discover as you find them – however slight they may seem. If left unattended the matter will only worsen</p> <p>Make sure all seals are water tight and any joints likely to be affected by movement are robust and well fitted</p>	<p>Turn the main stopcock off but keep your heating system with the thermostat set at 15 degrees – this prevents any water trapped in the pipes from freezing and causing a burst during very cold weather</p> <p>If leaving for an extended period, arrange for professional assistance to drain your plumbing and heating system</p> <p>Ensure all pipes are adequately insulated – if you have a loft, this should be well insulated also. Insulation helps to prevent pipes from freezing/bursting and also helps prevents joints from leaking</p> <p>Arrange for someone to “house sit” – ensure they know where the stopcock is so the mains water supply can be switched off in the event of an emergency</p>

**!** Always refer to your policy booklet/schedule of cover to ensure any special conditions and/or endorsements are complied with – many policies will restrict or decline cover for unoccupied properties, unless you can prove that the conditions have been met.

*This advice is not intended to constitute legal advice therefore no responsibility can be taken by the issuer for any loss of or damage howsoever caused by any individual or business acting or failing to act on any information in this document*