

Escape of Water

Escape of water claims have consistently been the primary concern for insurers of blocks of flats over recent years. It is estimated that insurers are currently averaging claims payments of circa £2m per day (abi.org.uk).

In recent years the volume of claims has risen rapidly and coupled with a sharp increase in the cost of claims, insurers have started to adjust their underwriting outlook with an ever hardening stance at subsequent renewals. The result of this has been ever increasing premiums, terms with higher excesses and in some cases cover being restricted.

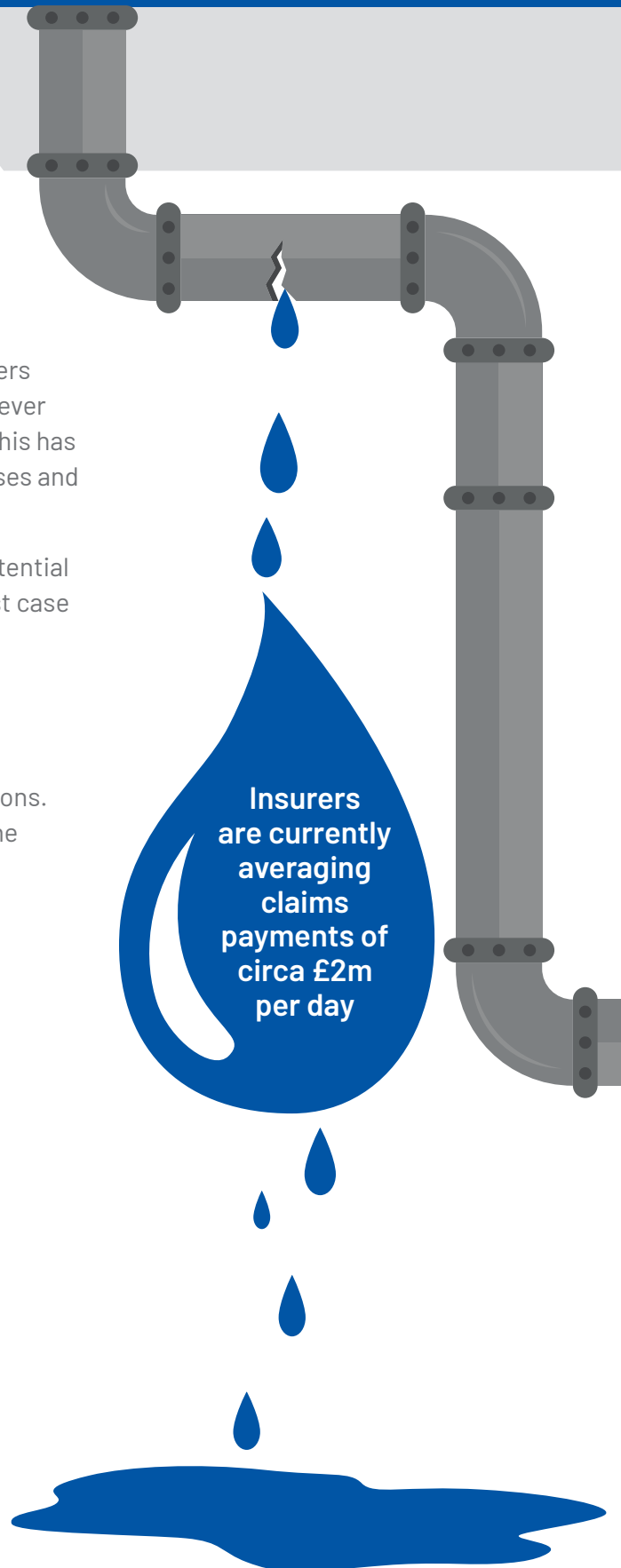
St Giles have looked to provide details on how to avoid potential attritional losses and ultimately protecting you from worst case scenario claims/ onerous renewal terms.

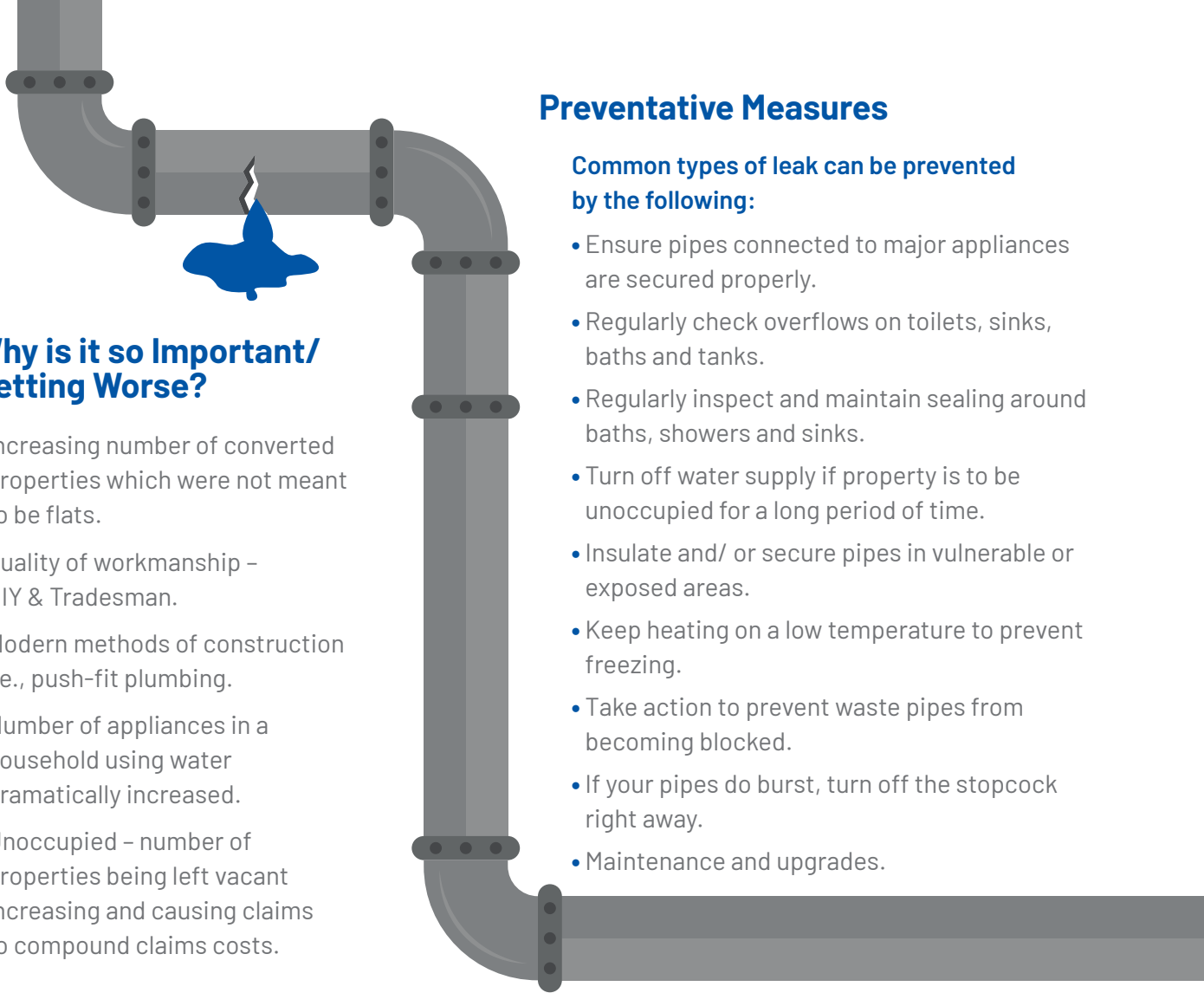
What are the Causes?

Escape of water in flats can occur due to a variety of reasons. Anything from poor maintenance and design, as well as the impact of weather contributing to the damage of pipes.

Specific examples include:

- Blocked outlet pipes
- Poor installation of fittings
- Poor component design or materials
- Defective manufacture or production
- Physical damage
- Pressure fluctuations and water hammer
- Temperature fluctuations
- General wear and tear
- Corrosion





Why is it so Important/ Getting Worse?

- Increasing number of converted properties which were not meant to be flats.
- Quality of workmanship – DIY & Tradesman.
- Modern methods of construction i.e., push-fit plumbing.
- Number of appliances in a household using water dramatically increased.
- Unoccupied – number of properties being left vacant increasing and causing claims to compound claims costs.

When a Leak does Happen

- Turn off the main water stopcock and drain the water system down.
- Catch any dripping water to avoid it damaging the property.
- Turn off the heating and check the electricity (if you are worried water has got into the electrics – turn them off!).
- If required, call a professional plumber to repair as soon as possible (make sure to keep details of the damage and invoices).

Preventative Measures

Common types of leak can be prevented by the following:

- Ensure pipes connected to major appliances are secured properly.
- Regularly check overflows on toilets, sinks, baths and tanks.
- Regularly inspect and maintain sealing around baths, showers and sinks.
- Turn off water supply if property is to be unoccupied for a long period of time.
- Insulate and/ or secure pipes in vulnerable or exposed areas.
- Keep heating on a low temperature to prevent freezing.
- Take action to prevent waste pipes from becoming blocked.
- If your pipes do burst, turn off the stopcock right away.
- Maintenance and upgrades.

Where does Insurance come in?

The insurance policy would expect to cover:

'Any material damage to the property where there is a sudden and unforeseen escape of water or oil from a fixed appliance or pipes.'

If you need to make a claim following a loss, please contact us and ask for St Giles Claims, where one of our team members will assist you.

To assist with a smooth claims process, the more evidence the better and make sure photos are taken and any invoices kept. Where possible, do not dispose of any damaged property as it may also be necessary for it to be inspected and if this is not possible, please take photographs.

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