



The chances of burst pipes and water leaks increases after a cold snap due to the pipes freezing.

A small pipe fracture can release thousands of gallons of water if left unnoticed, as a result this can result in enormous inconvenience. Leaks can cause immense damage to the building and the clients possessions.

Industry analysis shows that if there has been one escape of water, it is two and half times more likely to happen again in the future – on average 20% of insurance premiums, will result in being attributed to escape of water losses.

Claims cost for escape of water average around £25,000, however, within high net worth insurance it is not unusual to increase upwards of £100,000. Markham have known claims to go over £1,000,000 taking more than three years to settle due to complexity of the damage caused.



To help avoid the stress and inconvenience caused by the resultant water damage, here are some simple tips:

Isolate the Mains

Locate the stopcock and check it can be turned off

Heating Installation

To avoid boiler breakdowns in winter, get a qualified plumber/ heating engineer to service your heating system annually this will ensure it is running efficiently. It would also be wise to obtain advice from your chosen qualified plumber or heating engineer on how to drain down the water and central heating system to remove the threat of water damage entirely.

Outside Taps

Place an insulation jacket on outside taps and associated pipe work to avoid freezing weather, or install an isolation valve to the outside water supply to allow the water to be shut off.

Insulation

Make sure there is adequate insulation within loft spaces and around water tanks remember do not insulate underneath a cold water tank as rising heat will help prevent freezing.

Maintain Temperature

Maintain a minimum room temperature of 15 degrees C (55 degrees F) when the property is left unattended. It is also sensible to leave loft hatches and cupboard doors open to allow warm air to circulate to more exposed areas.

Install Water Leak Detection

Consider installation of a water leak detection system, it monitors the water flow and pressure automatically isolating the supply outside set limitations, based on normal water usage, the system responds when there is unexpected flow duration or excessive flow rate – these are symptomatic of an escape of water. Some water leak detection systems can also be linked to the fire and intruder alarm, complementing the risk prevention and protection you may have in operation at your home.

Additional advantages for property owners is that some insurers will provide an insurance discount for having a water leak detector installed.

Always use a reputable installer, Markham have established relationships with various installers who we can place you in contact with if you wish to invest in protection of your property.