

Ref No 1022 (v4)

Protection of Residential Property Against Non-Weather Related Water Damage

Introduction

Every year insurance companies pay out millions of pounds to policyholders following water damage to their property and contents due to accidental overflows, defective plumbing apparatus or roof leaks.

Repairing water damage can be difficult and protracted, as an adequate drying period is often required. Damp can cause rot and mildew which can be very invasive.

Residential property owners and householders can do a great deal to reduce water damage caused by non-weather related events.

This Hardfact provides useful guidance about the sources of non-weather related water damage and the preventative measures which can be taken.

Plumbing Apparatus – Factors affecting the likelihood of non-weather related water damage

- Plumbing apparatus in hard water areas is more prone to build up of limescale.
- A failure by installers to fit overflows to toilet cisterns can lead to leaks.
- Burying unprotected copper water pipes under concrete floors allows chemicals within the concrete to attack the metal pipework resulting in leaks which are difficult to repair. Complete renewal of the pipework may be the only course of action to prevent recurring leaks.
- Failing to have your central heating systems serviced by an annual maintenance contract.
- Failing to follow advice about rust inhibitors which extend the life of the central heating system and minimise leaks.

Preventative Measures to Avoiding Water Leaks

Kitchen:

- Ensure the drain hoses from washing machines and dishwashers are firmly in the drainpipes and cannot jump out.
- Ensure the water inlet pipes for appliances are correctly fitted.
- Check and clear the filters in washing machines and dishwashers regularly. If your machine has a special self cleaning programmes we recommend that you use this.
- Properly maintain appliances.

Bathroom:

- Ensure that the seal between the bath/shower cubicle and the wall tiles is watertight to prevent leaks.
- Do not ever leave the bathroom when you are running a bath.

General Plumbing Apparatus:

- A number of annual service and maintenance schemes have been developed in recent years. These include emergency repair of leaking and blocked pipes with a guaranteed standard of workmanship. Signing up to these services can be worthwhile because they ensure that your plumbing apparatus are properly maintained.

Roofs – Factors affecting the likelihood of non-weather related water damage

- A good slate or tiled roof can be expected to last up to 100 years. However, it is normally the metal fixings that fail and in areas with high levels of air pollutants, erosion and eventual failure of the fixings can be expected in a shorter time. Increasing traffic in our large city areas could be adding to the problems.
- A good felt flat roof can be expected to last 15 years. However if it has been poorly installed, its life expectancy will be drastically less.
- It is often the deterioration in the detailed parts of a roof e.g., lead flashings, skylights, concrete cappings, chasings that cause the failure of the exterior covering.

Preventative measures to avoid roof leaks

- Get your roof inspected by a qualified person at regular intervals i.e. every 10 years or less depending on the age and condition.
- Visually inspect your roof every year. The following checklist can be used to identify problems:
 - Make sure the pointing around any chimney is in good condition.
 - Check that aials are fitted onto secure brackets and securely strapped.
 - Check for any nail fatigue.
 - Refix any lost or loose slates or tiles.
 - Check that leadwork is secure.
 - Make sure chasings around flat roofs and metal flashings remain in good condition.
- Every year flat roofs should be cleaned and the guttering checked to ensure that it is clear and secure.
- Use performance exterior felt as opposed to a poor substitute when your flat roof needs replacing.

Organisations which can help you ensure that your maintenance work is carried out by professional workmen.

The Institute of Plumbing is the UK's professional body for plumbers. Its members must prove their competence. A directory of members is maintained and the Institute has launched its own Plumbsure scheme.

There are a number of trade associations in connection with roof works. You could refer to the '*Constructionline*', which is the Government's official register of approved construction contractors.

Key Action Steps

- Plan maintenance of the property. For larger blocks of flats, repair costs can be high and adequate monies should be put aside.
- Make sure that all building and internal plumbing works are carried out by competent people. Avoid cold callers.
- Do not leave washing machines or dishwashing appliances on whilst the property is left unattended.
- Make sure that seals are properly maintained around baths and shower cubicles.
- Residential Management Committees, landlords and Managing agents are advised to issue a list to all tenants of the do's and don'ts to avoid water damage.

References

The Institute of Plumbers
Tel no. 01708 472791
www.plumbers.org.uk
www.registeredplumber.com

Roofing - 'Constructionline'
0800 240 0152
www.constructionline.co.uk

Note- a separate Hardfacts No 1021 – Residential Weather Related Damage - has been issued.

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Aviva Risk Management Solutions operate a Risk Helpline during normal business hours for the cost of a local telephone call. The telephone number is:

0845 366 66 66

www.aviva.co.uk/risksolutions