

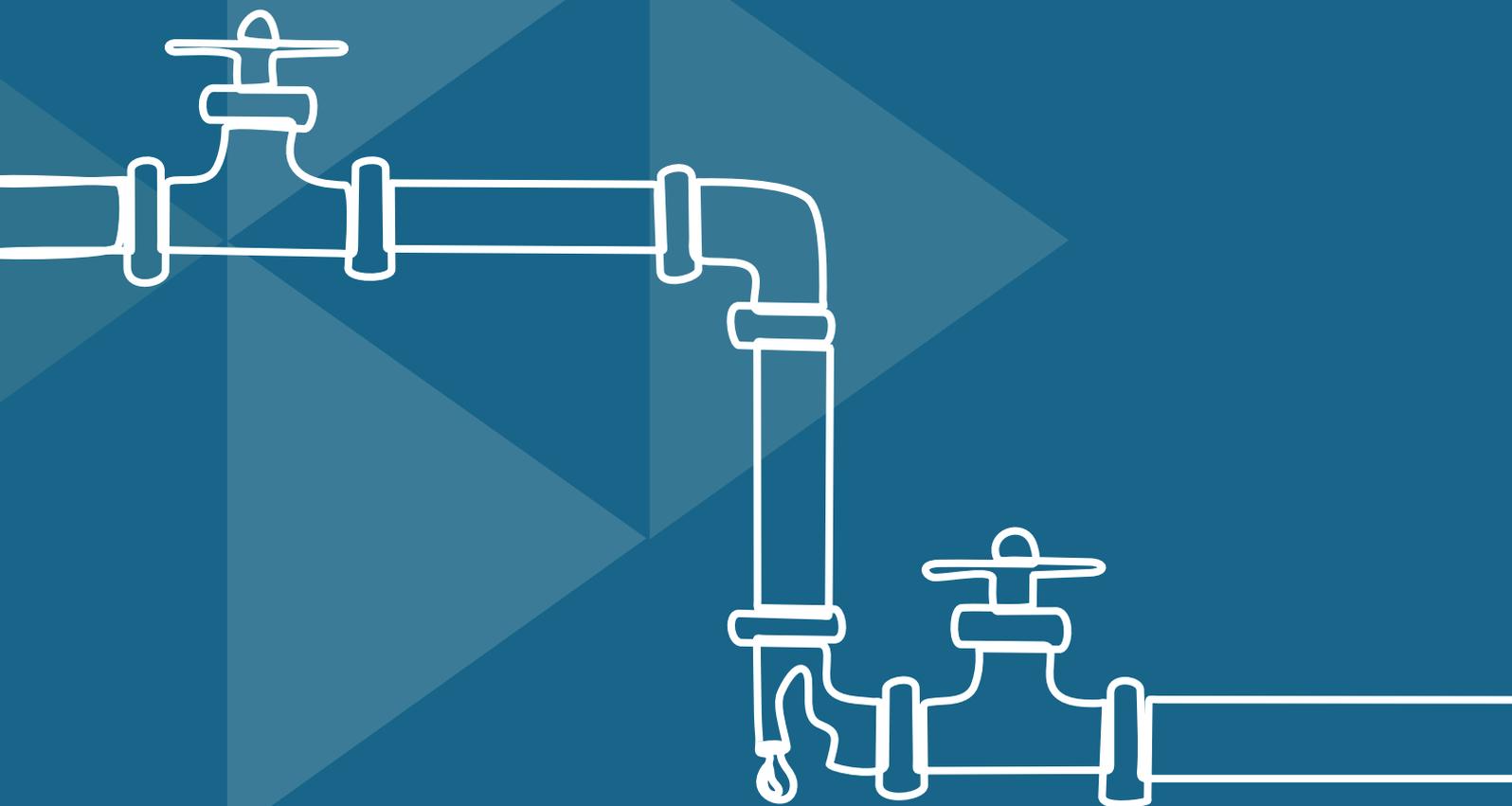
PRESTIGE

UNDERWRITING

CUSTOMER GUIDANCE

ESCAPE OF WATER

SUMMER EDITION



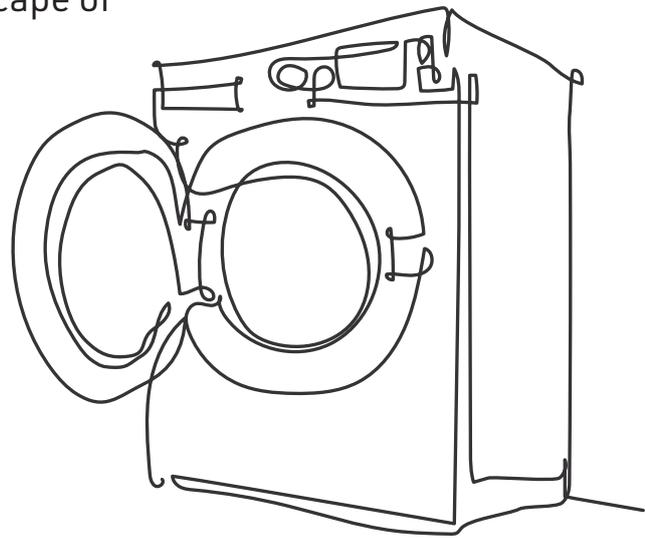
ESCAPE OF WATER

Escape of water is one of the most common home insurance claims, even in the warmer, summer months when you may not expect it. A small leak can cause significant damage to your property, so it is important to keep a well-maintained plumbing system.

WHAT CAN CAUSE AN ESCAPE OF WATER?

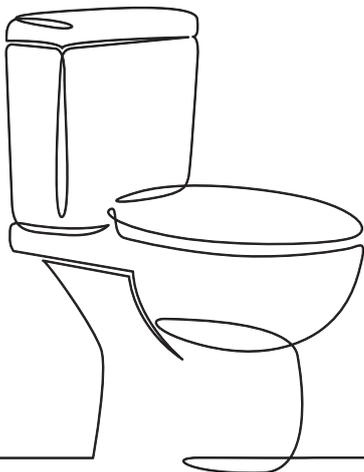
Here are some of the more common causes of an Escape of water within the home during the warmer months:

- Leaks from bathrooms such as toilets, showers or wet rooms.
- Defective home appliances such as dishwashers, washing machines and their pipework.
- Worn pipe joints/valves.
- Overflowing gutters or down pipes.
- Blocked sink and bath drains caused by a build-up of hair, cooking fat, oil and food.



HOW TO REDUCE THE RISK OF ESCAPE OF WATER DAMAGE?

Leaks from bathrooms such as toilets, showers or wet rooms:



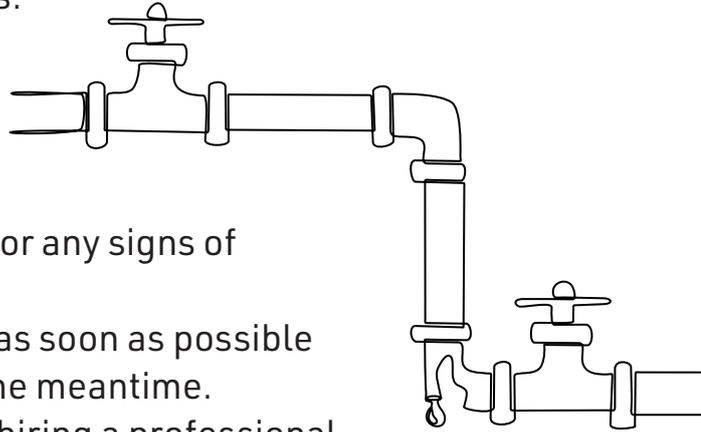
- Hire qualified professionals to ensure the proper installation of bathroom fittings and fixtures.
- Inspect seals, grouting and caulking for signs of wear or failure as damage caused by its failure is excluded from cover.
- Replace any damaged or cracked tiles and shower trays as soon as you spot it.

Defective home appliances such as dishwashers, washing machines and their pipework:

- Use appliances when you are at home as opposed to setting them on a timer- that way if there is a leak, you will spot it before it damages your home.
- Regularly inspect and maintain appliances to ensure they are functioning properly.
- Check hoses and connections for leaks or signs of wear.
- Replace any worn-out or damaged components.

Worn pipe joints/valves:

- Regularly examine your pipe joints and valves for any signs of deterioration, cracks or bulges.
- Replace worn-out or damaged joints or valves as soon as possible to reduce the likelihood of a leak occurring in the meantime.
- Should any pipework need replacing, consider hiring a professional for the installation or repair of complex plumbing connections to ensure they are properly fitted.

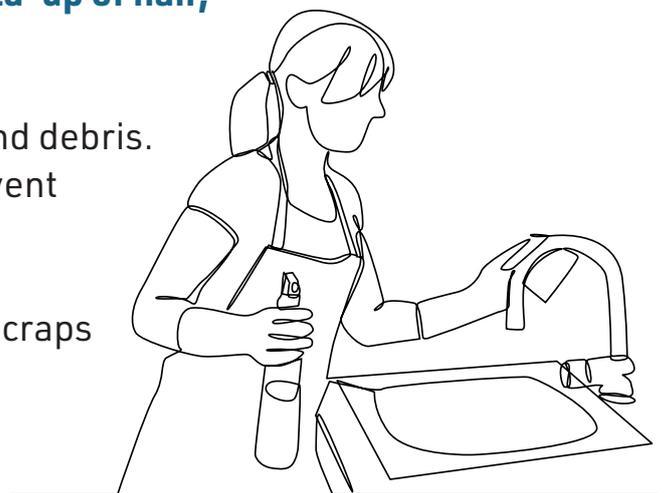


Overflowing gutters or down pipes:

- Regularly check that gutters and down pipes are clear, it may be best to arrange a professional to do this to ensure any debris and blockages are removed.
- Installing gutter guards can prevent the accumulation of debris and therefore can prevent blockages from occurring.
- Ensure proper installation and alignment of gutters and down pipes.

Blocked sink and bath drains caused by a build-up of hair, cooking fat, oil and food:

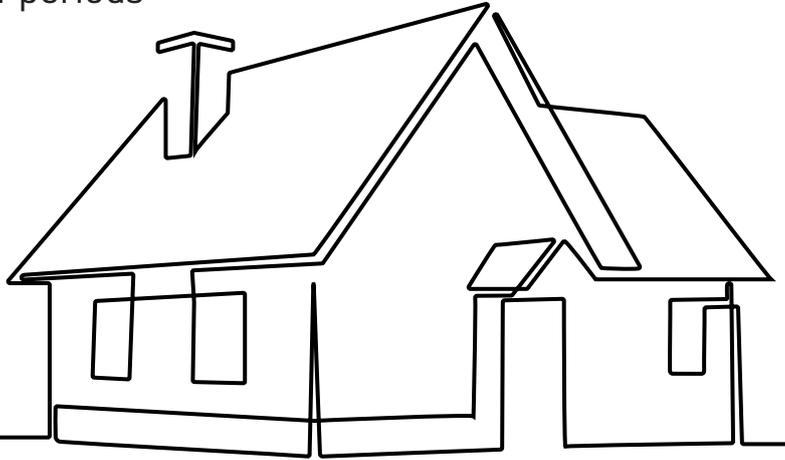
- Use drain guards or strainers to catch hair and debris.
- Clean and maintain drains frequently to prevent blockages- this can be done by using a drain unblocker on a regular basis.
- Avoid disposing of cooking fat, oil and food scraps down the sink or drain.



UNOCCUPIED AND HOLIDAY HOMES

Homes that are not permanently occupied, such as unoccupied properties and holiday homes, can face higher risk from escape of water damage. For example, if a pipe bursts and the cold water supply is not turned off and drained, water can continue to leak unnoticed for longer periods allowing damage to worsen before the homeowner becomes aware.

We provide an extension of cover to include escape of water.



To do this we ask that you turn off the main water supply and fully drain the domestic cold-water system. This includes all cold-water tanks, pipes, toilets, cold taps and outside taps.

You do not need to drain the hot water system or the central heating system including radiators.

Please note that if you do not follow these steps, claims relating to escape of water may not be paid.

Please read your endorsement wording's which will be located on your schedule for the full details.

A GUIDE TO STOPCOCKS

What is a stopcock?

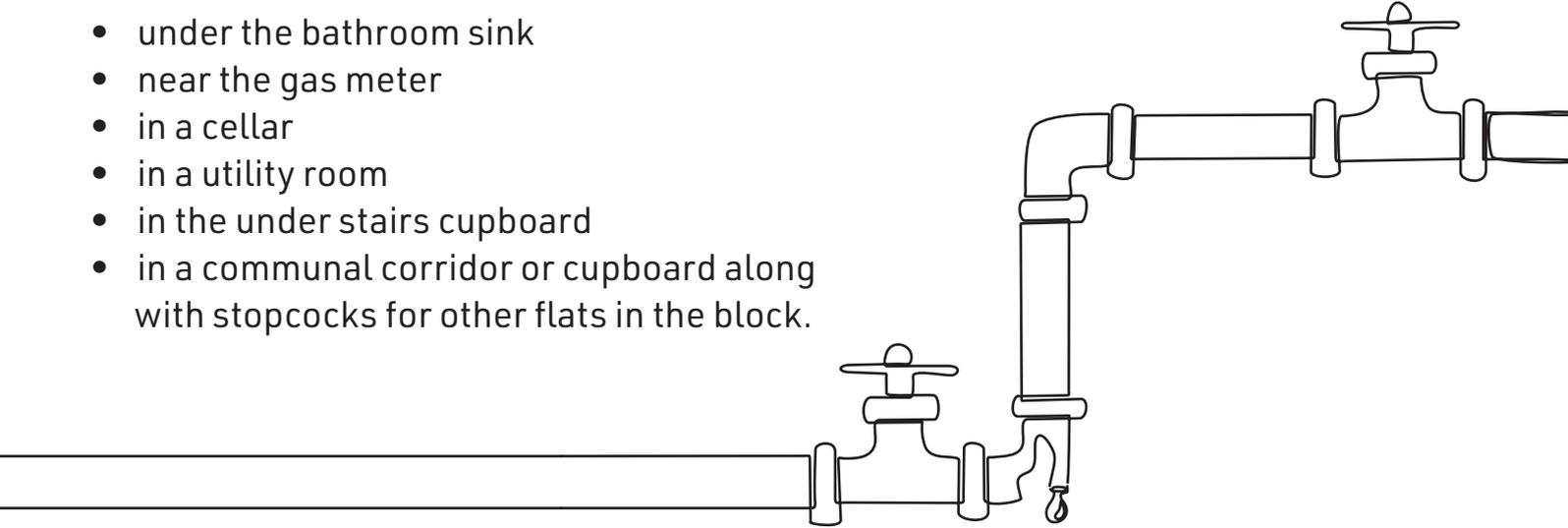
A stopcock looks like a tap or lever, but without a spout. It sits between two lengths of pipe, acting as a connector, and blocks the flow of water when it is turned off. This means if you have a burst pipe or a leak you can turn off the flow of water via the stopcock.

Where will I find it?

You will probably have two stopcocks, one internally that stops the flow of water inside your property and one externally.

Internal stopcocks can be tricky to find, especially in older properties where the home has been built up around them. Generally they can be located:

- under the kitchen sink
- under the bathroom sink
- near the gas meter
- in a cellar
- in a utility room
- in the under stairs cupboard
- in a communal corridor or cupboard along with stopcocks for other flats in the block.



If you are having problems locating your stopcock you may need to contact a local plumber to locate it for you.

What to do next

Stopcocks can seize up, if they have been left in the same position for a long time. It is important to keep it loose so that you can turn it off in an emergency.

If you are unable to turn your stopcock you can try WD40 but do not force it too hard. If in doubt seek help from a local plumber.

If there is a leak in your property, you must turn off the stopcock to stop the flow of water to your property.

Check your Home Insurance policy for your escape of water cover and limits.

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