

Preventing the risk of water leaks

What you should be aware of?

Escape of water losses are now the most common type of property claims in the UK. Water damage claims can be as devastating as a severe flood or fire, leaving your home uninhabitable.

Prevention or early detection of a leak is important, so be vigilant and follow our guidance below.

Preventative Measures & Top Tips

There may be items within your home that could lead to extensive damage:

- Ensure water pipes to appliances such as dishwashers and washing machines are secured properly so that leaks don't occur.
- Regularly check the overflows on toilets, sinks, baths, water tanks and central heating header tanks to make sure they are working correctly.
- Inspect and maintain sealant around baths and showers to prevent leaking.

If your property is unoccupied for an extended period of time:

- Read your home insurance policy to check how long your home can be unoccupied for before cover is withdrawn. Most policies will cover you for 30 days. If you need extra cover you can usually purchase this for an additional fee.
- Turn off the water, and drain the system at the mains to decrease the chance of water loss.
- Ask a friend or family member to check the property on a regular basis to detect any problems.

Leaks can happen at any time of the year, but take particular care during the colder months:

- Set the heating on low constant temperature to prevent water freezing in the pipes.
- Insulate pipes in roof spaces and or cellar spaces to reduce the risk of breakage.
- When your home is left empty, leave your loft hatch open to allow warmer air to reach the loft and stop the tank from freezing.



What to do if you detect a water leak?

- Stop the supply of water by locating the stop valve (also known as the stop cock or stop tap) and turning it off. It is important to know the location of the stop valve before an incident occurs.
- Turn on all the cold taps to drain water from the pipework in order to minimise damage. Switch off the central heating, immersion heater and any other water heating systems. If the central heating uses solid fuel, let this die out. Once water heating has shut down, turn on the hot taps to help drain the hot water.

How do you detect a water leak?

- If you have a water meter keep an eye on your usage. A higher than normal water bill may be a sign of a leak.
- If you don't have a water meter here are a few signs of a water leak:
 - Areas of heavy and lush vegetation in dry weather
 - Damp patches
 - Noise of flowing water coming from pipes in your home
- Loss of pressure in central heating maybe an indication of a leak.
- There are several leak prevention and detection systems available. Systems can start with a simple shut off valve that can be operated by the flick of a switch, to a more sophisticated system that can be set to monitor your regular flow of water in terms of volume, which will then shut off the main water supply if this is exceeded.



Who to call if you detect a water leak?

- Call a plumber to deal with the issue. To find a qualified plumber visit www.watersafe.org.uk
- If the leak is outside your property then call your local water authority. To find contact details visit www.water.org.uk

www.coveainsurance.co.uk

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