

The Great ESCAPE

There's nothing Great about an Escape of Water!

Avoid the great escape this winter with straightforward advice from Fortis and the British Insurance Brokers Association.

The last thing any business wants right now is to find their premises unusable because of the ravages of a water leak. Yet this happens more at this time of the year than at any other. The British weather is not that predictable, so a mild spell can lull us in to a false sense of security - a cold snap can come along without warning and at any time. Most escapes of water are avoidable with a few simple checks.

A small leak can quickly grow in to a major burst resulting in destroyed equipment, floors and ceilings, with everything from stock, stationery, tools and computers becoming ruined beyond repair. And that is without the disruption to business, lost orders and sometimes the need to urgently find new premises.

Even with insurance many business will struggle to cope. By following the simple checks and advice below you will be one step nearer to avoiding a not-so Great Escape this winter.

When the premises are left unattended:

Keep your heating system on as though it is business as usual, just turn down the thermostat. This will ensure that in the event of freezing conditions the heating will come on, preventing the water in your pipes from freezing and bursting the pipes potentially leading to major water damage when the temperature rises.

Make sure pipes and the loft, if you have one, are insulated. This will help stop pipes freezing and bursting in areas most at risk from the cold such as outside walls and unheated areas.

If a member of staff or security company is responsible for keeping an eye on the premises over any shut-down periods let them know where the stopcock is in case they have to turn off the mains water supply in a hurry.

Have a clear plan worked out for what you would do if there was an escape of water and make sure all key telephone numbers are to hand for anyone taking care of your premises.

Where premises are empty for an extended period all services should be turned off at the mains and all water tanks apparatus and pipes be drained to the fullest possible extent. Where a property is likely to be unoccupied for any such extended period you should inform your broker and insurer as additional terms will usually apply.

What to keep an eye out for all year round:

Inspect plumbing joints from time to time. If you have copper pipes and you see a build up of green colouring on joints it might be a tell tale sign of a leak. Ensure that plumbing joints which are hidden from view, such as on radiators or hidden behind office furniture, are also checked.

Pipes in vulnerable locations can be damaged by machinery such as fork lift trucks. Keep a regular check on any pipes located in areas where there is a chance of damage and consider additional pipe protection.

Insulate header and water tanks where applicable and check ball valves for signs of wear. Consider taking out a maintenance contract for your plumbing, heating and ventilation systems and check that anyone employed carries suitable public liability insurance.

Be aware of where pipes run. Use a metal detection tool before you nail or screw in to walls. Pipes do not always run where you expect them too and a screw through a water pipe may not leak immediately, until the screw rusts...

When the heating is turned back on after a summer break check all radiators and pipes for any leaks that may have developed whilst the system had been off. If you have plastic plumbing joints then remember that they will probably degrade sooner than metal ones, so keep an eye out for even the slightest hint of water.

Speak to your broker for more information on the level of insurance cover you have in place, along with the terms and conditions of your policy. For commercial policies the standard Fortis excess for escape of water is £100 each and every claim, unless otherwise stated on the policy schedule.

To find a broker in your area who can offer choice, advice and risk management, visit www.fortisinsurance.co.uk, www.biba.org.uk or call the 'find a broker line' on 0870 950 1790.