

The Great ESCAPE

There's nothing Great about an Escape of Water!

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

Water escaping in the home can lead to heartbreaking damage to your possessions plus considerable cost and disruption whether you are insured or not. In fact, damage by water leaking inside a home is one of the biggest reasons people claim on their house insurance - especially around this time of year - yet most leaks are avoidable. British weather isn't 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.

A tiny drip can quickly grow in to a major problem resulting in destroyed furniture, carpets, floors, ceilings and everything from clothes, children's toys and irreplaceable heirlooms - all ruined beyond repair. Follow the simple checks and advice below and you'll be one step nearer to avoiding a not-so Great Escape this winter.

Leaving your home unattended at all this winter?

Turn the main stopcock off but keep your heating system on as though your home is occupied, just turn down the thermostat to around 15°C. This will ensure that in the event of freezing conditions the heating will come on low and stop the water trapped in your pipes from freezing and bursting the pipes which could cause a major flood when the temperature rises again.

If you are going to be away for an extended period you might want to consider draining down your plumbing and heating system, but do so with professional advice.

Make sure pipes and the loft, if you have one, are insulated. This will help stop pipes freezing and bursting and will help prevent joints from leaking.

Have someone keep an eye on your home and look out for leaks. Let them know where the stopcock is in case they have to turn off the mains water supply in a hurry.

Thinking about DIY that involves plumbing?

If you have not had any training you are probably better calling in the "experts" but remember the following...

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

If using plastic plumbing choose from one manufacturer. While fittings may seem like a snug fit, the slightest gap - made worse by any movement - can cause a major leak.

Fix any leaks you discover as you find them. They will only get worse and a major issue can be prevented with a little routine maintenance.

If you are fitting an area that's going to have lots of free water splashing around such as a wet room, make sure you make seals watertight and that any joints likely to be affected by movement are robust and well fitted.

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. Also check plumbing joints which are hidden from view such as on washing machines and dishwashers.

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.

Insulate header and water tanks and check ball valves for signs of wear

Insulate your loft to protect pipes and in severe cold weather open the loft hatch to warm the void.

Do not insulate under the water tank, this allows heat from the house to help keep the tank from freezing.

Make sure you know where the stopcock is so you can turn off the mains water where it enters the building. Test it every so often so it won't be too stiff to turn when you need to turn it off in an emergency.

Many insurance companies are now introducing a new claims excess related to escape of water. Speak to your broker to find out how this applies to your policy and for more information on the level of insurance cover you have in place, along with the terms and conditions of your policy.

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.

