How to avoid burst pipes in your rental property

#BeWinterReady

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The cost of burst pipes

Hamilton Fraser’s Total Landlord Insurance has seen a steady decline in the number of insurance claims over the past few years, which could signal a number of things including landlords being better educated about the importance of taking care of property maintenance and forming good relationships with their tenants. Despite a reduction in the number of claims year on year the cost of claims related to escape of water have consistently risen, with one major contributing factor being increasing labour and material costs, making repairs more expensive. Despite landlords best efforts to protect their property sometimes claims are inevitable due to factors outside of their control. 34 per cent of claims paid out since 2008 have been for ‘escape of water’, defined as ‘when water has entered the property by the mains water supply and caused damage’ e.g. a burst pipe. This is two and a half times more than the next most common reason.

And of these claims, more than three quarters have been down to a burst pipe – that’s a hefty quarter of all claims received by Total Landlord Insurance in the last ten years. What’s more, over the past three years claims arising from a burst pipe have been increasing steadily while other claims involving water have declined sharply.

The consequences of burst pipes?

The consequences of burst pipes can be devastating. A burst pipe in the main system can begin to leak or burst. During the winter months, water coming into the property from outside is much colder than it is during the rest of the year. The colder water can cause a contraction in the pipes, which sometimes leads to leaks where the pipe has weakened over time. This is why escape of water claims increase during the winter months, when pipes freeze and begin to leak or burst.

The most common causes of burst pipes are:

• Water freezing in pipes during cold weather
• Increased water pressure
• Wear and tear
• Ageing pipes

Controlling the temperature of water coming into the property is clearly not a practical option. But there are a number of steps you can take, such as preparing your pipes for cold weather and carrying out routine maintenance on your pipes, all of which will help lower your risk. Prevention is definitely better than cure when it comes to burst pipes. Be sure to share these tips with your tenants.

Practical tips to prevent pipes from bursting:

• Ask tenants to keep heating on low (around 13°C) if they go away – this will prevent temperatures from dropping below freezing in any areas of the property where water pipes are located
• Keep one or two taps running slowly for several hours a day – if it is extremely cold outside water moving through the system should prevent freezing and a build-up of pressure
• Allow warm air to circulate – pipes are more likely to freeze if located near an outside wall or a window, so direct warm air to any colder areas of the property. It is also a good idea to leave cupboard doors under the kitchen sink and bathroom cabinets open so that warm air can circulate around pipes that are exposed to the cold
• Use heat tape – there is a product called heat tape that can be installed and will warm pipes as needed during cold weather. Contact a plumber for more information
• Seal leaks – identify and seal any air leaks that allow cold air into your property where pipes are located, for example around electrical wiring, dryer vents, and pipes
• Isolate the water supply to any outside taps with an internal shut-off valve – outside taps and associated pipework are always a problem in freezing weather
• Replace the washers on dripping taps – if they freeze the pipes will block
• Lag pipes and insulate – this will provide extra protection against frost. Pipes in unheated areas, including lofts and basements or those fixed to the inside of external walls are most at risk from freezing. Pipes should be lagged using insulating foam sleeving – the thinner the pipe the thicker the insulation should be
• Insulate old water storage tanks – although all new water storage tanks must be insulated, older ones will benefit from a hot water jacket. Take care not to place loft insulation directly under heater tanks though, as this stops heat rising from below
• Service your boiler and central heating system annually before winter – to prevent breakdowns during cold spells when it is working its hardest
• Carry out routine maintenance on your water pump and bathroom fixtures – to prevent burst pipes due to water pressure. Carry out regular inspections of the pipes and associated plumbing so that you can identify problems early. Encourage your tenants to contact you immediately if they spot any issues, for example a blocked toilet
What extra precautions should you take if your rental property is unoccupied for long periods?

Landlords with holiday homes or rental properties that may be vacant for long periods have a responsibility to prevent burst pipes and avoidable insurance claims and need to take extra precautions.

1. Leave the heating on – this may cost a little more in bills but will help protect your property from the expense of repairing damage should pipes burst. It is recommended to leave the heating permanently on at least 13 degrees, especially during very cold periods, rather than for short bursts at a higher temperature

2. Turn off the stop cock – this is essential during frost or if you have certain types of heating systems such as storage heaters, which do not provide the continuous levels of heat that are required to prevent pipes from freezing

3. Drain down the heating/water system – if your property will be vacant over winter and cold weather is expected, the safest thing to do is to drain down and shut off the water central heating system so that there is nothing in the pipes to drain down and shut off the water/central heating system

4. Use a dehumidifier – provide your tenants with a dehumidifier as this will help remove any water or dampness from the property (which will also help prevent condensation, damp and mould). If the moisture is contained within a specific room, close the windows and doors as dehumidifiers work best in enclosed areas

5. Ask someone to check on your property – during a particularly cold spell it is useful if you can arrange for a neighbour or housekeeper to check your property regularly. This will increase the chances of detecting frozen or burst pipes early and minimise damage

What should you do if faced with a burst pipe?

Knowing what to do if the worst happens can help reduce both the spread of water damage and the size of your claim. Follow these steps:

1. Close off the water supply – turn off the water mains at the stopcock (often found under the kitchen sink)

2. Turn off the electricity – if there is a risk of water reaching electrical equipment, turn off electricity at the fuse box. Keep away from light switches and sockets

3. Move any furniture and belongings away from the affected area – your insurance will not cover your tenant’s possessions

4. Survey for damage – check the property for water damage, for example a bulging ceiling which could indicate that water is pooling above

5. Contain excess water – collect the water into large containers and mop up any excess water to help prevent secondary damage

6. Use a dehumidifier – provide your tenants with a dehumidifier as this will help remove any water or dampness from the property (which will also help prevent condensation, damp and mould). If the moisture is contained within a specific room, close the windows and doors as dehumidifiers work best in enclosed areas

7. Contact an emergency plumber – if the pipe is concealed a plumber may be needed to locate and repair the leak

8. Collect evidence – if making a claim take lots of photos of the damage

9. Ensure that guests or tenants have an action plan – in case of an emergency make sure you provide them with information on how to turn off the water and who to contact (agent, housekeeper, plumber)

Prevention is key but in the worst case scenario early detection of a burst pipe is vital

Prevention is the key to minimising the likelihood of pipes bursting. By carrying out regular maintenance and inspections of your rental property, you will reduce your risk and mitigate against the extent of damage in the worst case scenario that you are faced with a burst pipe. Our guide, Property maintenance, tips for all seasons, offers lots of useful advice to help landlords carry out key maintenance checks all year round, saving you time and money, as well as promoting a good relationship with your tenant.

But despite thorough preparation, burst pipes can and do happen. And the sooner you are able to rectify the issue the better. It is vital that you make sure your tenants inform you as quickly as possible if they spot any damp patches, leaks, bulges or blockages that could indicate that there is a problem and that they are clear on what to do in the event of an emergency.

If a pipe bursts in the ceiling or floor it can take time before the problem becomes apparent. The first thing your tenants may notice is when a bulge appears in the ceiling or the water is flowing down the walls.

The potential water loss from burst pipes can be as much as 400 litres, the equivalent of two full baths an hour. In a full day that equates to 9,600 litres of water or 48 full baths of water in your property from burst pipes.

Clearly prevention and early detection are vital to minimising damage and protecting your property from costly and disruptive water damage that can occur from burst and faulty pipework. Steve Woods, Managing Director, Aqualeak advises that there are two key ways in which you can limit water damage to your property:

“The first is by being vigilant and spotting potential problems with paperwork early. The earlier you identify potential problems, the quicker you can address them before they become catastrophic. The second, in the event that a leak does occur, is taking action as quickly as possible to minimise the amount of water that escapes to reduce the impact.

However, this can be difficult for residents to do alone without assistance. Landlords, in particular, may not access their properties regularly and tenants may not be as attentive as you would like. That is where technology can help. In our experience, leaks are manageable, and even avoidable, with the correct leak detection and prevention devices in place. They can shut off water supply immediately when a leak occurs and alert you to the problem via your mobile phone. Smart meter technology can also help identify dripping taps and leaking tanks, allowing you to resolve the problem, reducing unnecessary water waste that can lower bills and make your property more environmentally friendly.”

As a landlord it may be worth investing in a leak detection and prevention device and smart meter technology. It is also important to ensure that your tenant knows what to do in the event of a burst pipe by providing them with the advice contained in this guide. You can also signpost them to our tenant advice page.

What should you do if you discover your property has been damaged by a burst pipe?

If you discover that your rental property has been damaged as a result of a burst pipe and you need to make a claim, it is important to notify your insurers at the earliest opportunity so that they can rectify the damage as soon as possible.

At Hamilton Fraser Total Landlord Insurance the claims team report a higher incidence of ‘escape of water’ claims in winter, when pipes freeze. Escape of water continues to be the most pressing concern for landlords across the UK.

Ensuring that you have comprehensive landlord insurance in place provides peace of mind that you are protected in the event that your rental property is damaged by a burst pipe this winter. A policy like Hamilton Fraser Total Landlord Insurance’s Premier policy will not only cover the cost of repair work but also loss of rent and alternative accommodation.

Winter landlord advice
For more guidance on preparing your property this winter please visit www.hamiltonfraser.co.uk/knowledge/winter-landlord-advice

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