Guide: Burst pipes

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Burst pipes

The cost of burst pipes

While Hamilton Fraser’s Total Landlord Insurance has seen a steady decline in insurance claims over the past few years, those involving an escape of water consistently exceed all other claim types year on year. In 2016, water related claims accounted for 33% of all claims and of these more than three quarters were down to a burst pipe – that’s a hefty quarter of all claims received by Total Landlord Insurance during the whole of 2016. 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.

Even a small pipe fracture can release huge volumes of water if left unchecked, resulting in heavy insurance claims and sometimes £100,000+ repair bills for water damage to buildings, contents and drying out.

What causes burst pipes?

During the winter months water coming into the house 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 causes leaks where the pipe has weakened over time. 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 to lower your risk – prevention is definitely better than cure when it comes to burst pipes. Be sure to share these tips with your tenants.

10 practical tips to prevent pipes from bursting:

1. 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.
2. 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 pressure building up.
3. 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.
4. 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.
5. 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.
6. Isolate the water supply to any outside taps with an internal shut-off valve – outside taps and associated pipe work are always a problem in freezing weather.
7. Replace the washers on dripping taps – if they freeze the pipes will block.
8. 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.
9. 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.
10. Service your boiler annually before winter – to prevent breakdowns during cold spells.

What extra precautions should you take if your rental property is unoccupied for long periods?

Landlords with holiday homes 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 freeze. It is not enough to simply turn off the water as there will still be water in the system and tanks, which can cause damage in the event of a burst pipe. Seek the advice of a plumber or heating engineer on how to drain down the water and central heating system.
4. Allow warm air to circulate – during freezing temperatures leave the loft hatch door open to allow the warmer air from your holiday home to circulate up and around the water tank and water pipes.
5. Ask someone to check on your holiday home – during a particularly cold 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.
3. Survey for damage – check the property for water damage, for example a bulging ceiling which could indicate that water is pooling above.
4. Contain excess water – collect the water into large containers and mop up any excess water to help prevent secondary damage.
5. Use a dehumidifier – this will help remove any water or dampness from the property. If the moisture is contained within a specific room, close the windows and doors as dehumidifiers work best in enclosed areas.
6. Contact an emergency plumber – if the pipe is concealed a plumber may be needed to locate and repair the leak.
7. Collect evidence – if making a claim take lots of photos of the damage.
8. 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).

Whether you have a single property or an entire portfolio, we provide comprehensive cover at a competitive price

Call the Hamilton Fraser claims team on 0345 310 6370 as soon as possible to report the claim. For any resulting damage, you need to obtain two quotes for required work and supply the information to us for authorisation before completing repairs.