

ESCAPE & RESCUE


Crawford®



YOUR ESSENTIAL
GUIDE TO ESCAPE
OF WATER CLAIMS

BY
CRAWFORD
& COMPANY



ESCAPE OF WATER

ARE YOU PREPARED?

Insurance claims can be confusing and worrying. It's our job to understand that and we constantly strive to provide a fast, reliable service that gives you peace of mind.

Water escaping in the home can lead to heart-breaking damage to your possessions plus considerable cost and disruption whether you are insured or not. 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 into 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 an escape of water this winter.

***PREVENTION IS BETTER THAN CURE SO FOLLOW
OUR SIMPLE STEPS TO PROTECT YOUR HOME***

ARE YOU PLANNING TO LEAVE YOUR HOME UNATTENDED 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.

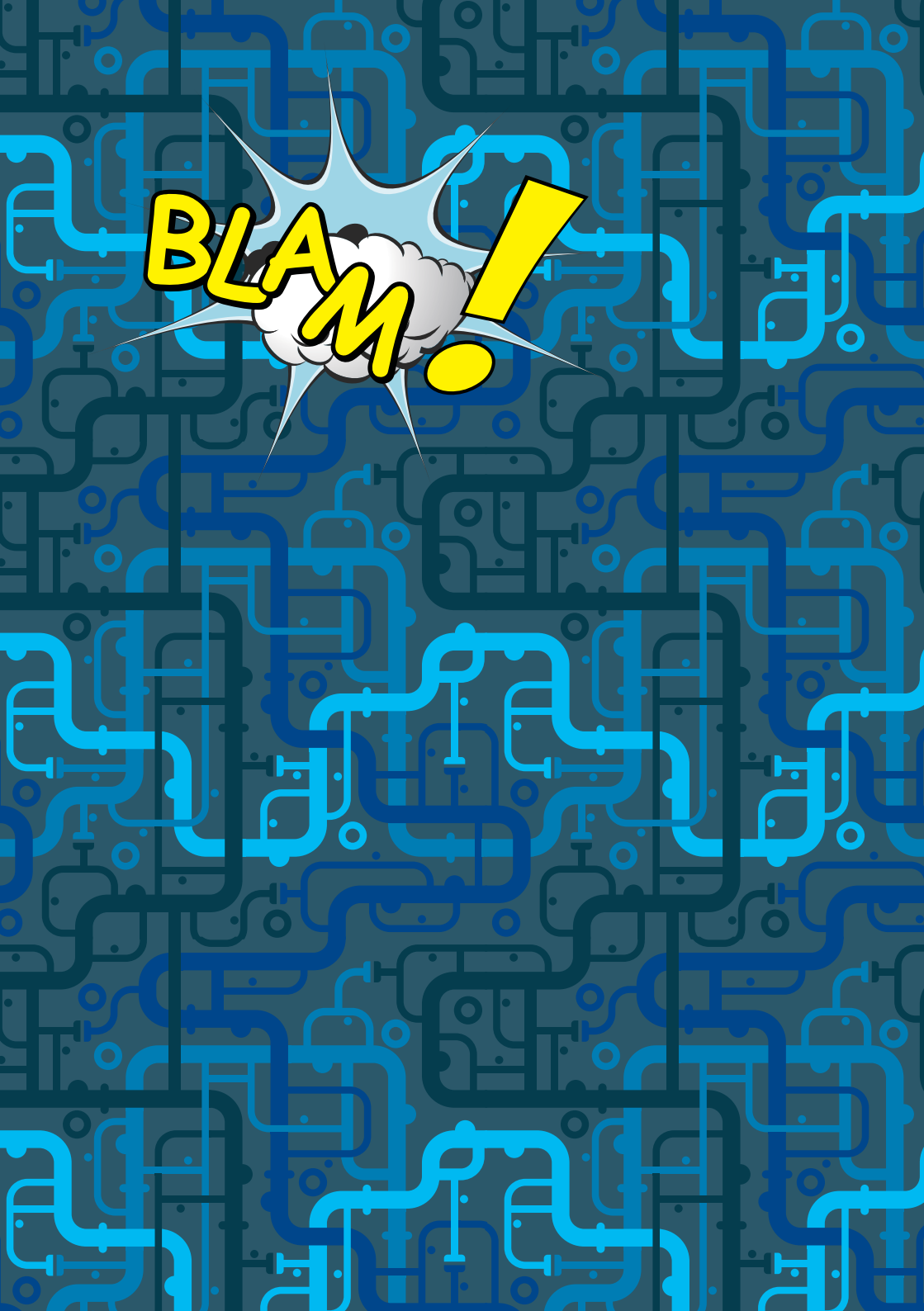
Make sure pipes and the loft, if you have one, are insulated. This will help stop pipes freezing and bursting and will help prevent joints from leaking.

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.

It is also a good idea to have a look at your household policy document and see if there is anything you need to do whilst your property is unoccupied during the winter months.



BLAM!



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.





RESCUE PLAN

IF YOU HAVE AN ESCAPE OF WATER CLAIM

Burst pipes can cause considerable damage not only to the contents of your home but also to the structure of the building itself and the electrical systems in your property.

If you discover you have a burst pipe, turn off the water supply. The stop cock is often found under your kitchen sink or where the service pipe enters your home. Drain your water system by turning on your cold taps in the house, and switch off central heating and electrical systems.

If you notice that ceilings are starting to bulge due to the escape of water, and if it is safe to do so, make a hole in the ceiling which will relieve the pressure and avoid collapse. However take extreme care as rooms may not be safe to enter.

Once the water flow has ceased, alert your insurance company as soon as possible and inform them of the incident. Remember, however, that you may well have different insurance companies for your building and contents cover.

When you contact your insurer they will seek a range of information and you can expect to be asked for:

- Name and address and policy number if you have it.
- Details of the incident, the potential nature and extent of the damage and whether you are able to remain in the property.
- Your contact details so they can handle the claim and keep you informed of progress.

If the water has caused serious damage it may well be that the insurance company will appoint a company such as Crawford & Company to review the damage and manage the repairs and restoration of the property and its contents. As such you should expect them to:

- Contact you to arrange an appointment with adequate notice.
- Turn up promptly at the appointed time.
- Be courteous at all times.
- Provide you with a timetable for the restoration of your property and contents as soon as possible.
- Keep you informed of the progress of your claim and have systems in place to enable you to track your claim and the actions being taken.







Further Information

For help, your adjuster will leave their details with you or contact:

Customer Experience Team

T: 0141 229 7015

E: customer.services@crawco.co.uk

ClaimsAlert (Out of Hours)

T: 0141 229 7500

www.crawfordandcompany.com