

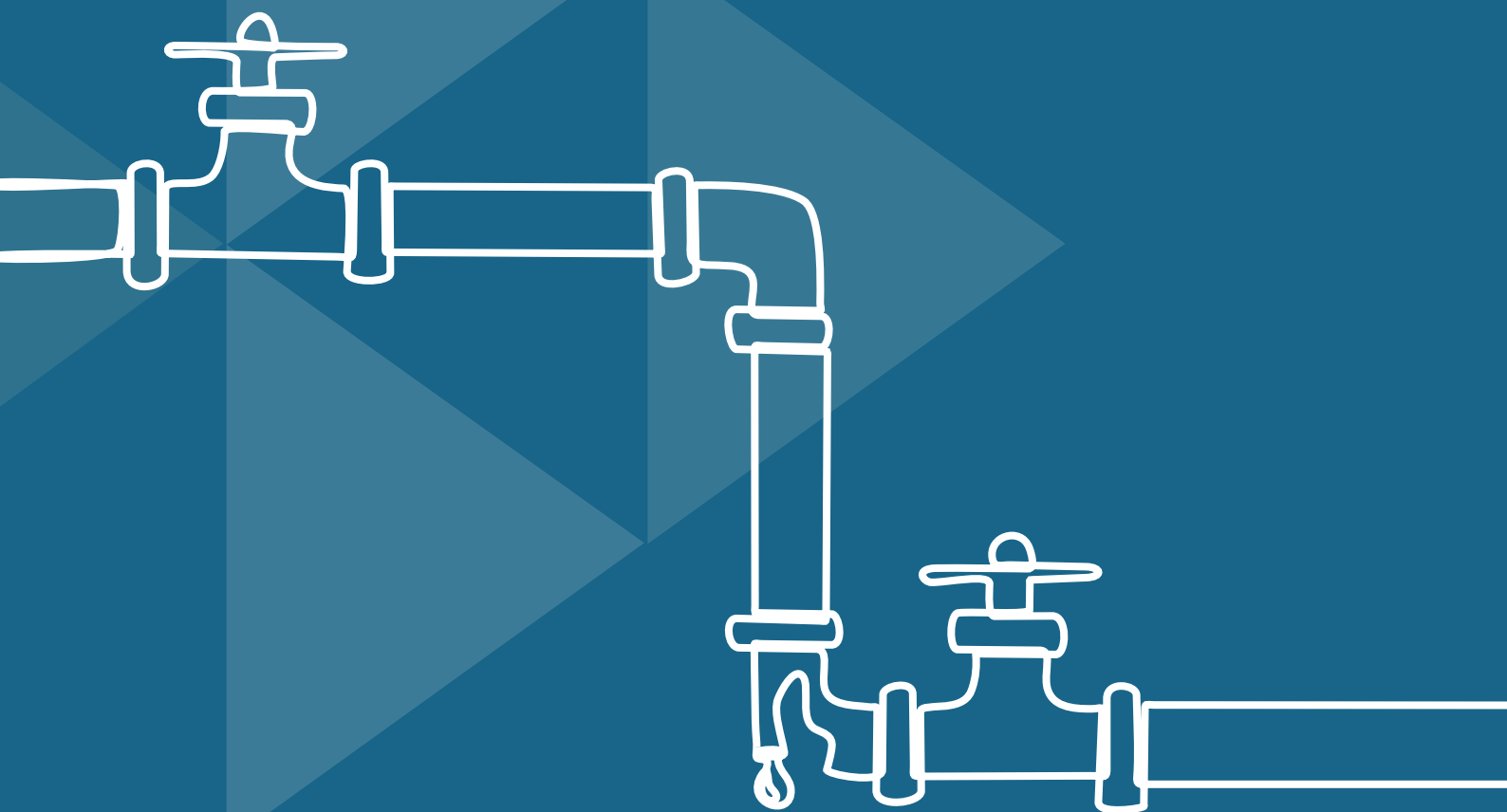
PRESTIGE

UNDERWRITING

CUSTOMER GUIDANCE

ESCAPE OF WATER

SUMMER EDITION



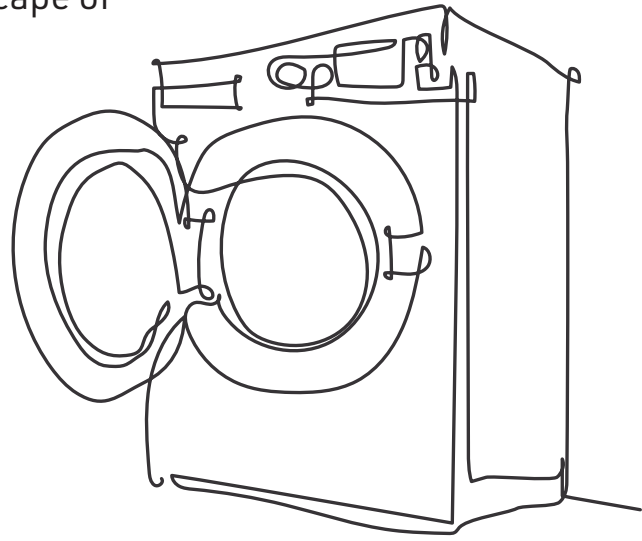
ESCAPE OF WATER

Escape of water is one of the most common home insurance claims, even in the warmer, summer months when you may not expect it. A small leak can cause significant damage to your property, so it is important to keep a well-maintained plumbing system.

WHAT CAN CAUSE AN ESCAPE OF WATER?

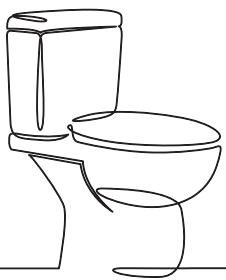
Here are some of the more common causes of an Escape of water within the home during the warmer months:

- Leaks from bathrooms such as toilets, showers or wet rooms.
- Defective home appliances such as dishwashers, washing machines and their pipework.
- Worn pipe joints/valves.
- Overflowing gutters or down pipes.
- Blocked sink and bath drains caused by a build-up of hair, cooking fat, oil and food.



HOW TO PREVENT ESCAPE OF WATER DAMAGE?

Leaks from bathrooms such as toilets, showers or wet rooms:

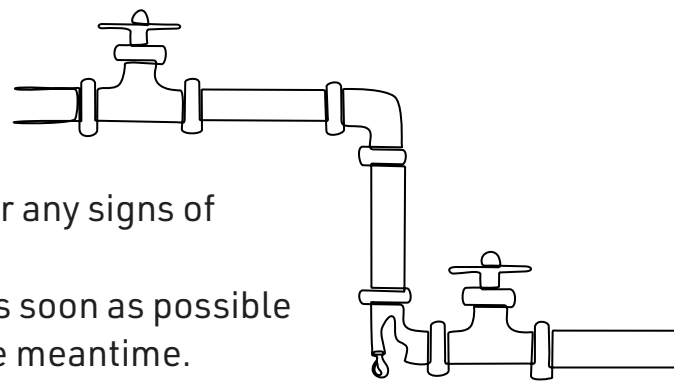


- Hire qualified professionals to ensure the proper installation of bathroom fittings and fixtures.
- Inspect seals, grouting and caulking for signs of damage or wear.
- Replace any damaged sealant, tiles or cracked shower trays as soon as you spot it.

Defective home appliances such as dishwashers, washing machines and their pipework:

- Use appliances when you are at home as opposed to setting them on a timer- that way if there is a leak, you will spot it before it damages your home.
- Regularly inspect and maintain appliances to ensure they are functioning properly.
- Check hoses and connections for leaks or signs of wear.
- Replace any worn-out or damaged components.

Worn pipe joints/valves:



- Regularly examine your pipe joints and valves for any signs of deterioration, cracks or bulges.
- Replace worn-out or damaged joints or valves as soon as possible to reduce the likelihood of a leak occurring in the meantime.
- Should any pipework need replacing, consider hiring a professional for the installation or repair of complex plumbing connections to ensure they are properly fitted.

Overflowing gutters or down pipes:

- Regularly check that gutters and down pipes are clear, it may be best to arrange a professional to do this to ensure any debris and blockages are removed.
- Installing gutter guards can prevent the accumulation of debris and therefore can prevent blockages from occurring.
- Ensure proper installation and alignment of gutters and down pipes.

Blocked sink and bath drains caused by a build-up of hair, cooking fat, oil and food:

- Use drain guards or strainers to catch hair and debris.
- Clean and maintain drains frequently to prevent blockages- this can be done by using a drain unblocker on a regular basis.
- Avoid disposing of cooking fat, oil and food scraps down the sink or drain.



Stopcocks:

It is vital that you are aware of where these are and that you test them regularly as they can often seize up. If there is an escape of water or a leak in in your home, turning off the stopcock as soon as possible can help limit the level of damage caused. If you are going away on holiday for some summer sun and your property will be left unoccupied for any length of time, it's best to shut down the water supply if you are able to and it is safe to do so.