KEEPING WATER WHERE IT BELONGS
We’ve got it covered.

ARE YOU PREPARED FOR LEAKS AND WATER HAZARDS?

‘Escape of water’ is one of the most common home claims and even the smallest leak can cause significant damage, so it pays to be prepared and know what can cause leaks and water damage.

**BLOCKED DRAINS**
Cooking fat, grease and oil should never be poured down the sink as this can cause blockages. Instead, pour it into a container and leave it to solidify. Then throw it away in the household rubbish instead. Blockages in showers and baths can also cause floods and are often caused by human hair clogging up the drain. Try pouring hot water down the drain, if that does not resolve the blockage, then try pouring bicarbonate of soda and vinegar, then flushing with warm water, before resorting to stronger solutions.

**OVERFLOWING BATHS AND SHOWERS**
It’s easier than you think to leave a bath running while you take a phone call or run an errand. This can be particularly costly when you consider that the most damage occurs in the room below, especially if it’s the living room or kitchen where most homes’ electrical appliances are. Setting an egg timer for how long it takes to fill a bath – or setting an alarm on your phone, are quick and simple ways to remember.

**BURST PIPES**
A burst pipe can be the most damaging cause of escape of water in the home, due to the sheer amount of water that can leak at staggering speed – as much as 400 litres an hour (that’s two full baths).

The most common causes of burst pipes are freezing temperatures and corroded copper piping. Pipes and water tanks (particularly if they are in the loft) should be insulated during winter to avoid this, paying close attention to joints and bends. Central heating should be kept on continuously at around 10°C during particularly cold snaps. Installing a digital thermostat can help regulate the temperature in your home, no matter where you are.

**LEAKY APPLIANCES**
Water escaping from fixed appliances, such as washing machines, dishwashers, radiators and boilers, are also common causes of flooding in the home and pipework should be checked regularly for leaks. Using your water meter, it’s easy to perform a simple leak check. First, make sure water is turned off inside and outside the home then record the water meter reading, then wait 15 minutes before checking again. If the meter has recorded water use during the test, it might be due to a leak.

**WHAT TO DO IF YOU HAVE AN ESCAPE OF WATER**
There are a number of steps you can take before calling in professional help and your insurer. Turn the main stopcock off immediately – familiarise yourself with where it is situated – it’s often under your kitchen sink. Open cold taps and flush toilets to empty water from the system, switch off the central heating and don’t touch any wiring or switches that you think may have been affected. If in doubt, turn off your electricity at the mains.

If you’re affected by escape of water and need help and advice on making a claim with us, we’re here to help. Before calling, please have your policy and as many details of the damage as possible to hand, as this will speed up your claim. You can call us on **0330 102 4010**.

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