



ADVICE NOTE

WATER LEAKS

How to prevent water leaks in your flat



Note:

As the leading trade body for residential leasehold management, ARMA is also an important resource for leaseholders. Our Advice Notes cover a range of topics on the leasehold system to help leaseholders understand their rights and responsibilities and ultimately get the most out of living in their flat.

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SUMMARY

A quarter of all insurance claims made in blocks of flats are for damage caused by water leaks. The damage can cost millions of pounds, not to mention heartache to those involved. It can also lead to feuds between neighbours over who should pay for the damage.

In this Advice Note, we'll take a look at some of the things you can do to prevent water leaks in your flat.

THINGS YOU CAN DO TO PREVENT WATER LEAKS

Bathrooms and toilets

Check the condition of the seals around taps, basins, baths and showers etc. This will be a white flexible bead that allows water to run off the tiles. If the seal is damaged, split, loose or curling away from the wall, water can freely run down the back of your bath or shower, and eventually make its way through the ceiling of the flat below – often through the light fittings.

Check the grout between the tiles, especially around wet areas. Any gaps can allow water to get behind tiles and cause damp patches, eventually allowing water to leak into the flat below.

Toilets also need to be checked. If you hear any irregular sounds like humming, or if the flush cycle takes longer than it normally does, it's a good idea to have it checked out. If your toilet is making a constant running sound, the external overflow could be spilling water onto walkways below. In icy conditions you could be causing a hazard. It could also stain walls, encourage vegetative growth, damage mortar, and lead to possible ingress elsewhere. Adjusting the valve or replacing the inlet valve washer often solves problems like this.

Check taps for drips (which can be repaired by replacing a washer) and humming or vibrating sounds. If you have a service duct or main stack within your property, make sure it's easily accessible. This is where the valves, main services and rodding eyes will be located.

Kitchens

Check the seals at the back of your kitchen worktop and around your sink. Gaps can allow water to spill down the back or into your units.

The sink is where all your plumbing is most likely to come together, such as the water outlets for your dishwasher and washing machine, isolation valves, and the waste from your sink. Make sure that nothing's leaking and that the outlet connections from your washing machine or dishwasher are secured and in place; frequent vibrations can cause them to come loose. Also check the plughole isn't leaking.

Radiators

Make sure your radiators aren't leaking or showing any signs of corrosion and rust. Check the valves and exposed pipe work regularly too. Leaking radiators should be fixed as soon as possible; the damage to flooring, carpets and floorboards could be a lot more serious and expensive than you might think.

Stop taps and other devices

Make sure you know where the stop tap for your flat is. You should be able to turn it easily. Being able to turn off the water supply quickly if there's a leak could save you thousands of pounds in damage and insurance premiums. You should try and test it annually if you can. It's also a good idea to spray a lubricant like WD40 around the stopcock.

You can buy special devices to reduce the likelihood of prolonged water damage to your flat. One that's particularly effective is a switch similar to an electric socket switch, which will easily turn off the water supply at the stopcock.

Make sure your managing agent has up to date contact details for you, your letting agent or tenant in case no one's at home. This way you can easily be contacted if there's a leak in your flat which is causing damage to a property below.

IT'S IMPORTANT FOR LEASEHOLDERS TO OBTAIN THEIR OWN CONTENTS COVER. IF A WATER LEAK FROM ONE FLAT CAUSES DAMAGE TO THE CONTENTS OF THE FLAT BELOW, THE ITEMS CAN ONLY BE REPLACED IF BOTH LEASEHOLDERS HOLD CURRENT CONTENTS POLICIES.

BUILDING INSURANCE AND WATER DAMAGE

The building insurance taken out by your landlord for your block of flats will cover certain types of damage caused by water leaks. But it won't cover the cost of repairing damaged pipework unless freezing water caused the damage.

If there's a leak from a pipe that's only used by one flat, the position may be more complex. It will normally be the flat owner who has to pay for the repair, even if it runs through the communal areas. But any consequential damage would be covered by the building policy.

Building insurance will cover any necessary repairs and redecoration to the fabric of the flat itself, including fittings and fixtures. But it won't normally cover the cost of replacing the damaged contents owned by residents.

Damage to contents

It's important for leaseholders to obtain their own contents cover. If a water leak from one flat causes damage to the contents of the flat below, the items can only be replaced if both leaseholders hold current contents policies.

It may seem unreasonable, but the leaseholder who suffers the damage may have to claim on their own contents insurance if the leaseholder above doesn't have third party contents cover. Some contents policies don't even allow for third party damage cover.

General advice for homes affected by water damage and flooding

- Make sure the property is safe before you enter
- Try to avoid direct contact with any water; it may be contaminated
- Have a torch at hand when entering the property
- Switch off the electricity supply at the fuse box, if it's safe to do so; if there's evidence of water inside the fuse box, stop and seek professional advice
- Unplug damaged electrical appliances and move all portable ones away from the area affected by flooding
- Arrange for other services, such as gas, to be switched off — electricity and gas supplies should not be turned back on until you have had professional advice that it's safe to do so
- Don't attempt any electrical repairs or connection of temporary supplies yourself — always use a registered electrician
- Arrange for periodic inspections and tests to be carried out on the property; a registered electrician will issue you with an Electrical Installation Condition Report (EICR) which will identify the condition of the wiring and equipment in need of repair



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- All portable appliances affected by the flood will need to be tested to make sure they are safe for continued use
 - Fixed equipment, such as electric cookers, storage heaters, boilers etc. should also be tested
 - If water damage to electrical equipment is relatively minor and caused by clean water (e.g. a burst water pipe or tank), then it's likely that the registered electrician will just need to dry out the cables and replace any accessories affected by the water (sockets, switches, plugs etc.)
 - If there's major flood damage to the electrics, then it's likely that parts of the electrical installation will need to be rewired

When rewiring is necessary, ask the registered electrician about the possibility of raising the height of the newly installed electrical equipment, including raising the fuse box and sockets to above any future expected flood level.

You can find a registered electrician through Electrical Safety First. Visit them at: www.electricalsafetyfirst.org.uk

Note:

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