

### Introduction

**Water damage is one of the major causes of loss in commercial residential properties. Each year there are numerous insurance claims for damage to residential buildings and their contents caused by water.**



The problem has increased in recent years through our increasing use of water and domestic appliances in our daily lives and the resulting potential water damage risk. Furthermore many modern residential buildings are now constructed with elements of lightweight materials which are unlikely to withstand severe exposure to water.

The unusual rainfall pattern seen in recent years has caused flooding in areas historically considered to be at low risk, and both the frequency and the size of flood losses has increased significantly. Many other losses are caused by failure of the building's internal water supply system e.g. burst pipes.

Buildings which suffer regular problems of water damage, whether it be from external sources such as rainwater ingress or flooding, or internal leaks from pipework, etc, are less attractive to tenants.

Identified below are various ways in which water damage can occur in residential buildings, with suggested ways in which the risk of an incident and the magnitude of any subsequent consequential loss may be prevented or reduced.

### Rainfall – building maintenance

The fabric of the building must be well maintained to protect the premises from the elements. All buildings need frequent and careful inspection. Those in elevated positions exposed to the prevailing winds, are particularly at risk from rain entry. The following regular checks are recommended:

- Check the roof and replace any loose or damaged tiles, slates, ridge tiles and flashings, including pointing around chimneys, verges and parapets.
- Check flat roof coverings are in good condition, not showing evidence of fatigue or ponding.
- Check roof gutters and downpipes are clean and free from obstructions and vegetation.
- Check all internal drainpipe systems as follows to ensure they are securely fixed, and that inspection covers easily accessible, free from obstruction and that covers securely fixed.
- Where possible check the condition of the underground drains ensuring drains are free flowing and not affected by tree root damage etc.
- Check that all gullies, gratings and drainage channels both inside and outside the building are clean and free from obstruction.

### Water pipes, tanks and cisterns – protection against leakage

There are four principal causes of water loss from pipes and tanks – mechanical damage, corrosion, freezing and overflowing tanks.

The following points can help minimise the risk of leakage and to limit the effects should a leak occur:

- A regular maintenance and inspection programme should be initiated with prompt remedial action.
- Check whether pipes are located in positions vulnerable to mechanical/accidental damage.
- Check that systems such as heating pipes, are protected with suitable anti-corrosive additives.
- Check that the premises are adequately heated, pipes lagged and tanks protected from freezing.
- Check overflow pipes on water tanks and cisterns are of adequate size, and have unobstructed discharge to a suitable place (e.g. to outside the building).
- Make sure the location of the stopcock on the mains water supply is known and accessible.

## Floodwater protection

Flooding is normally associated with inundation from sea, reservoir, river or canal. However, it can also be caused by intense rainstorms or melting snow with which drainage systems cannot cope. The following general points should be considered in relation to flooding:

- Check for both a history of flooding in the area and the current local flood risk with the responsible Government agency.
- Understand if recent developments in the area have made flooding more likely and if the authorities have installed new flood prevention measures.
- If flooding is known to be a possibility, preventive measures to prevent floodwater include:
  - installation of intervening walls or banks, provision of floodboards and sills to doorways and vulnerable openings in the buildings and provision of sandbags for emergency use.
- Check for any signs of site drains overflowing. If this has occurred find out if it is caused by a blockage, or the drains being inadequately sized.

## Unoccupied buildings (including unoccupied flats)

Unoccupied premises (including unoccupied flats in residential blocks) are especially vulnerable to later damage as the ingress or leak can go unnoticed for some time, thereby worsening the damage.

Unless there are firm plans for the premises to be occupied in the near future, consideration should be given to isolating the water installation at the main stopcock and draining the system and where this is not practical, appropriate frost-stat heating should be provided.

## Water Leakage Technology

Various water leakage detection devices are available on the market which can be installed in suitable premises to either raise an alarm or shut off the water supply in the event of a leak. These are not suitable for all types of buildings, but can be effective in the right circumstances.

### Find out more

Water Damage can present a number of problems for the Housing sector. Zurich Municipal and their Risk Engineering team have a wealth of experience in helping customers prevent and minimise the risks of water damage to premises and contents. We can assist in the assessment of risk and advise on the most appropriate protection measures. This will help reduce the total cost of risk and help eliminate the potential requirement for additional loss control measures to be installed retrospectively.

For further information please contact [social.housing@zurichmunicipal.com](mailto:social.housing@zurichmunicipal.com)



Follow @ZurichMunicipal on Twitter