What is escape of water?

Have you heard the term 'escape of water' or read it in your home insurance policy but are not sure what it is exactly?

We're here to help.

Escape of water is the technical term used to describe a leak in your home. Unfortunately, even the smallest leak can cause significant damage to your home. We want to help you to protect your home and this guide is here to show you what to look out for. It will provide you with tips to prevent a leak, plus explain what you need to do should the worse happen.

Who is at risk?

All homeowners are at risk of an escape of water. It's unsurprising that there has been an increase in such claims. This is due to modern living and our reliance on washing machines and dishwashers. These were uncommon even a few decades ago.

Common causes of escape of water and how to prevent them

1. Blocked drains
2. Burst pipes
3. Leaky appliances

Blocked drains

No matter how tempting it may be to pour cooking fat, grease and oil down the drain when you're doing the washing up, don't. It can cause blockages. Instead, pour it into a container and leave to solidify before putting it in the general waste bin.

Blockages in showers and baths can also cause water to back up. They are often the result of human hair clogging up the drain, so make sure you clear yours out on a regular basis. To clear a blockage, pour bicarbonate of soda and vinegar down the drain followed by warm water.

Burst pipes

A burst pipe can be the most damaging cause of escape of water in the home. As much as 400 litres (around two bathfuls) an hour can leak. Freezing temperatures and corroded copper piping are the most common causes of bursts.

Copper pipes can buckle under pressure, it's therefore important to insulate pipes and water tanks during winter. It is also a good idea to set the heating to come on periodically at a lower temperature during cold snaps.

If you're going away in the winter, set your heating to come on periodically on a low setting using a timer if needed to prevent the pipes freezing.

Examine your pipes for signs of wear and tear and fix any dripping taps before the temperature drops. In very cold spells, open your loft hatch or attic space to allow the heat from the house to penetrate this space. This is where you'll find much of a home's pipework and it is a difficult space to keep warm during cold weather.

Leaky appliances

Water escaping from washing machines, dishwashers, radiators and boilers can cause water damage. Check pipework often for leaks and signs of bulging or cracking.

The risk increases with the growing number of appliances in modern homes. This is because there's more pipework to maintain.

How to detect a leak

There are several ways to detect a leak within your home. The earlier you detect and deal with a leak, the less damage it will cause.

Check pipework as follows:

1. Inspect exposed pipes for deterioration, cracking, or bulging, as freezing weather can cause pipes to split.
2. Look for signs of moisture:
   Damp patches, ceiling bulges, bubbling paint, or musty smells may indicate a hidden leak.
3. Check under sinks and inside cupboards:
   Small puddles or dampness around pipe joints can indicate the early stages of a leak.
4. Listen for unusual sounds:
   If you hear running water when no taps are on or toilets refilling unexpectedly, your system may have a leak.

What to do if you have an escape of water

In the event of a burst pipe, there are steps you can take before calling in professional help and your insurer. Turn off your main stopcock immediately. It's usually under the kitchen sink. Knowing where it is, and practicing turning it off, can save valuable time.

Open cold taps and flush toilets to drain water from the system. Once the heating is fully off, open hot taps to empty the rest.

Switch off the central heating and immersion. If you use solid fuel, let it burn out naturally.

Be careful with electricity. If water is near sockets or appliances, switch off power at the mains only if safe. If anything is wet, call an electrician.

Move furniture and personal items away from the affected area to minimise further damage.

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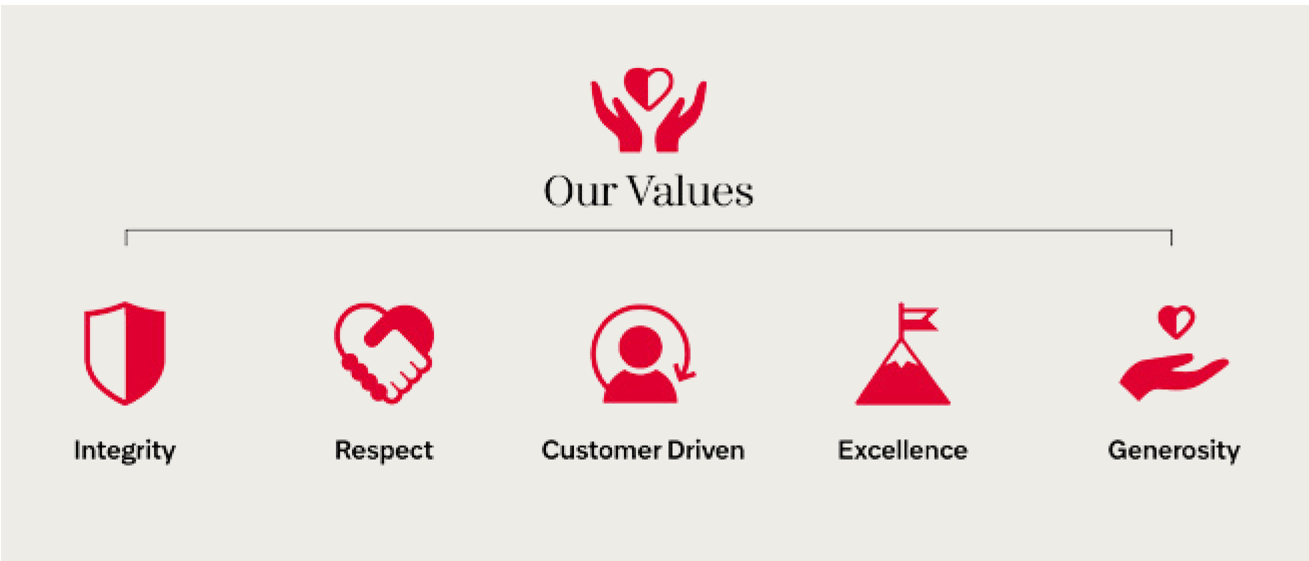

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