

Buildings Insurance

Top Tips on how to prevent Insurance Claims

Buildings Insurance is in place to repair damage caused by insured events such as storm damage, fire, vandalism and flooding. Many of these events can be unforeseen and out-with your control.

Around 25% of all insurance claims within blocks of flats are due to damage caused by water leaks (flooding). Water damage can cause substantial damage and costs, not to mention disruption, stress and possible conflict between neighbours. So, it is important to carry out regular checks within your property that can help prevent making insurance claims, or at least minimise the resultant damage. Together with our insurance broker Deacon, we have compiled some important and very helpful Top-Tips on how to prevent insurance claims.

Bathrooms and Toilets

- Check the mastic beads around your bath and shower, these allow water to run from your tiles and back into the bath or shower tray. If the mastic seal has imperfections or is damaged, water will always find a way to run down the back of your bath or shower, and eventually make its way through the ceiling below.
- Check the grout on tiled surfaces especially around wet areas. Gaps in grout can run the risk of water leaking into the room or property below.
- Check toilets. Listen out for irregular sounds during the flush cycle. If it takes longer than normal to refill, or you notice a humming sound, the valve may need replacing or adjusting via the inlet washer.
- Dripping taps are often caused by faulty valves.

Kitchens

- Check the mastic beads around your kitchen worktop and around your sink. Water can penetrate through weak or damaged points in the mastic and has the potential to damage cupboards and flooring. The areas of damage are more likely to occur around areas where water is used frequently; taps, draining boards, kettles.
- Under the sink is usually the central plumbing hub where your dishwasher and washing machine, isolation valves and the waste from your sink, are usually located. Carry out a thorough inspection to make sure there are no visible leaks.
- Frequent vibration from a washing machine can cause plumbing to become loose. So, it's worth carrying out frequent checks on the water hose as this is a major cause of leaks.

Radiators

- Check your radiators, valves and exposed pipe work for leaks and any signs of corrosion and rust. Leaking radiators must be fixed. The damage to flooring, carpets and floorboards could be a lot more serious and expensive than you might think.

Boilers

- It is a legal requirement for landlords to have their boiler system serviced once a year. For homeowner occupiers this is not a legal requirement. However, boiler systems should be serviced regularly, as this will help identify possible faults or leaks.

Water Supply

Being able to turn off the water supply easily, if water is leaking, could save thousands of pounds of damage and reduce insurance premiums. So, what do you need to know about the stopcock valve in your property?

- Know where the stopcock valve is located. Speedy access can reduce water damage.
- Is the stopcock valve easy to turn, or is it rusted? It is good preventative maintenance to spray WD40 or similar agent around the valve.
- Make sure family members know where the stopcock valve is located.
- Carry out an annual test of the stopcock valve.

It is always advisable to instruct professional trades' operatives, when carrying out works.

Contact Details

Make sure Life Property Management have up-to-date contact details for yourself, your letting agent or your tenant.

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