

Stop the flow

Escape of water, whether from damaged, incorrectly installed or frozen pipes can result in extensive damage and significant disruption. And, with the cost of these claims on the up, it's increasingly important to find ways to reduce this risk.

The amount of damage resulting from escape of water is increasing fast. According to the Association of British Insurers (ABI) the estimate for damage due to escape of water in properties was £990m in 2011 - up from £730m the previous year.

It's not surprising this type of damage is on the up. We're using 50% more water than we did 25 years ago, with much more reliance on appliances, such as dishwashers. There's also a greater use of materials that are susceptible to water damage, for instance plasterboard and computer cabling with porous casing. And the weather doesn't help either with long cold winters pushing up the risk of frozen pipes.

Installing devices

The cost of escape of water management devices is generally negligible compared to the potential cost of a claim and the disruption it can cause. For example, a basic flow control stop valve on a standard water pipe can cost as little as £150. In addition some firms will supply these on a hire cost basis.

Whichever device is selected, it must be approved by the Water Regulations Advisory Scheme (WRAS) which means it is of appropriate quality and standard and should not cause waste, misuse, undue consumption or contamination of the water supply.

It's also worth speaking to Allianz. We will be able to advise on which device is the most suitable.

Reducing the risk

What device is right?

Given the increased risk, a number of devices are now available which can control and manage these issues. These work in a variety of different ways so it is important to consider which is most suitable for the premises.



If you would like further information about reducing the risk of escape of water, visit Risk Director www.riskdirector.co.uk

Devices designed to...	How does it work?	Interesting info...	Suitable for...
Monitor flow	Shuts off the water once either a set time limit, air temperature or volume of water has been reached.	Could shut off the water after a sudden unusual or abnormal demand on the water supply, such as when a pipe bursts, or when water has run for longer than a set time, also indicating a leak.	Particularly suitable for commercial premises where controls on water flow are considered desirable, for example, where there have been problems in the past or the property is vulnerable to freezing pipes.
Detect leaks	Automatically shuts off a valve once in contact with water.	Can be placed under water storage tanks, near water pipes or appliances using water.	While it can be a challenge determining the most appropriate place to position these devices, they can work well where escape of water from domestic appliances, bathrooms and kitchens is a risk. This could include residential flats, student accommodation and hotels.
Survive malicious attacks	Devices are attached to a water pipe and will monitor water flow and vibrations, sending an alert if these indicate that someone is attempting to steal the pipework.	Does not interfere with existing plumbing or involve cutting into existing pipework.	Suitable for vacant commercial properties where malicious damage or theft of metal pipework is a concern.
Monitor water flow, detect leakage or control supply as required	Devices could be set to shut down the water supply outside working hours to reduce the risk of a leak when the premises are empty. Smarter devices will even learn normal water flow patterns and will shut off the supply if excess flow is detected.	For even greater controlled water flow, the user sets the maximum volume of water allowed for each time period. If the maximum volume of water is exceeded in a given period, for example when a water pipe bursts in the night, the water supply will automatically be shut off. The controller can be linked to a building management system (BMS), SMS text or existing intruder alarm system. It can also record and deliver detailed consumption data. The system can be wireless (battery life up to 12 months) or wired in.	A wide and varied occupancy/ use including domestic properties, commercial premises, holiday homes, construction sites, property owners risks (where protection may be required per individual flat) or communal washrooms.