



In this issue – Protecting against water damage at home  
Employers Liability Tracing Office

## Dripping danger



Most homeowners only worry about the prospect of being burgled or suffering the major trauma of a fire. However the most common claim that a homeowner can suffer is water damage.

With modern-day living there is an ever increasing number of bathrooms and water-bearing appliances and fixtures, coupled with an increasing trend for wood laminate flooring, high value decoration and soft furnishings, making water damage costly to repair.

There can be a number of circumstances that cause a leak including faulty pipe fitting, frost damage, ageing pipes, or simply leaving a tap running or a toilet overflowing. Pipe failure can be dramatic: a 22mm pipe (standard in a house with 3-5 bathrooms) may lose up to 8,000 litres/hour. By comparison a bath normally uses 200 litres!

However the real “cost”, which is not financial, is the most probable need for the homeowner and family to move out of their home and into temporary accommodation. This can involve the significant upheaval of finding suitable comparable accommodation to cater for your “normal” living such as schooling, working and of course having access to your usual household amenities.

### What is the solution?

In response to this increasing problem there are now a number of proprietary systems on the market which, though they don't prevent leaks they do help to minimise the extent of water damage following a burst pipe.

### How does the system work?

Typically the system involves the installation of a valve which monitors water usage and automatically switches off the supply should a much higher flow rate (the first sign of a leak) be detected thus greatly reducing the exposure to a costly and time consuming problem. Once set the systems are very flexible and do not impinge on the daily household routine, some even have a 'Holiday Function' that can be activated whilst you are away, where water usage is restricted to a low level.

## Did you know...

Escape of water claims rose by over 20% to £904 million in 2009 (Source: Datamonitor). With winters becoming increasingly colder, the incidence of burst pipe claims has also risen. The growth in the number of water based appliances and en-suite bathrooms in households generally, has also contributed to this increase in the total number of escape of water claims that we are experiencing.



## Suggestions to help prevent water damage

- Make sure that exposed water pipes and tanks in the loft are properly insulated. Do not insulate underneath water tanks so that the warmth from below will help to prevent the water from freezing.
- Leave your heating on constant i.e. 24 hours per day, during severe freezing temperatures.
- Inspect your cold water tank regularly and, if it is metal, make sure it is not corroding.
- Know where your main stop valve is located and make sure you can turn it on/off with ease. It's also a good idea to label it so that everyone in the house is fully aware of its location in an emergency situation.
- Repair dripping taps. It's usually just a washer that's needed.
- A constantly dripping overflow pipe is a sure sign that your system requires some maintenance.
- If, during freezing conditions, the heating fails or makes loud banging noises, this could indicate that a pipe is freezing. Turn off the boiler and call a plumber immediately or, if you have Home Emergency cover under your policy, call the 24 hour Home Emergency Helpline listed at the front of your policy for assistance.
- Regularly check the condition of flexible hoses to plumbed-in domestic appliances.
- Make sure your entire heating system is checked throughout on a regular basis – not just your boiler.
- Consider the installation of frost-stats.
- Consider also, the installation of a leak prevention and detection system as mentioned above which turns off the water when it senses an unusual sudden increase in flow.
- If you should locate a frozen pipe, NEVER use a naked flame to thaw it out. A hot water bottle or hairdryer on low heat will assist in achieving a gradual defrost, always starting from the end nearest to the tap.

## Employers Liability Tracing Office (ELTO)

From April 2012 it will become compulsory for all insurance providers to supply certain information for every policy which includes Employers' Liability (EL) cover to the Employers' Liability Tracing Office (ELTO).

The Employers' Liability Tracing Office (ELTO) required the following information:

- > Full name of the company, including any parent company, covered by the policy
- > The name of each subsidiary company covered by the policy
- > Full correspondence address(es)
- > Employer Reference Numbers (ERN) or confirmation of ERN exempt status where applicable

Although the data collection is not compulsory until April 2012 we would encourage you to begin supplying the data with immediate effect.

We will continue to request policyholders ELTO information when a policy is purchased, renewing or amended. But from April 2012 onwards insurers will be unable to go on cover or renew a policy until the required ELTO information has been supplied.

Similarly, cover can't be provided for mid-term adjustments that require the addition of Employers' Liability cover to a policy until ELTO information is provided. Please visit [www.elto.org.uk](http://www.elto.org.uk) for more information.



## Contact us now to speak to an expert.

RBIG Group, Cranberry Park, 1 Cranberry Drive, Denton, Manchester, M34 3UL  
Tel: +44 (0) 161 304 5000 Fax: +44 (0) 161 304 5500 Email: [info@rbig.com](mailto:info@rbig.com)

Every effort has been made by RBIG to ensure that the information provided is accurate and not misleading. RBIG can not accept responsibility for any loss or liability perceived to have arisen from such information.

Find us online, we're **LinkedIn**