Escape of Water - Introduction

Escape of water incidents, which includes leaks from water services, tanks, pipework and appliances as well as water ingress from drains, blocked or damaged guttering, etc., are one of the most common causes of property damage, and can result in significant damage to assets and buildings, often requiring prolonged remedial works and dehumidification.

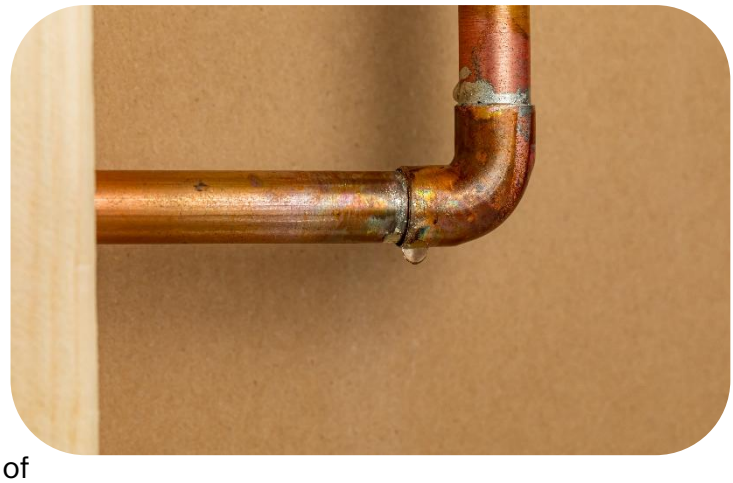
This Loss Prevention Standard is the introduction to a series of documents that discusses the risks in more detail and provides guidance on preventing such incidents or mitigating the extent of damage.

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Escape of Water - Introduction

Introduction



Incidents involving escape of water or other fluids can cause significant damage to buildings, equipment and other contents, including but not limited to:

- Structural damage to load-bearing elements.
- Failure of, and damage to, wall surfaces, ceilings and floors.
- Rot and mould.

Escape of water incidents can require extensive cleaning and protracted periods of dehumidification, often occur in concealed areas, and may not be immediately discovered, potentially compounding the damage.

Water leaks and water ingress can often result in significant damage, often requiring expensive and prolonged structural repairs, causing longer-term issues with mould and damp, and in some cases resulting in temporary accommodation and premises being required for occupiers, often at significant cost.

This Loss Prevention Standard is one of a series that outline the main risks associated with escape of water and other fluids and provide practical guidance on reducing and mitigating the damage caused by such incidents.

Note: This Loss Prevention Standard relates to escape of water and is focussed on asset loss prevention and related risk management guidance. It is not intended to address liability/general liability exposures. The presumption is that all local regulatory territory requirements, and compliance with national/local building regulations, codes, or standards take precedence and have, or will be, met. In territories where local authorities have jurisdiction, compliance with applicable laws and regulations is assumed as a minimum requirement. The recommendations in this document are intended to supplement, not replace, local requirements.

Understanding the Risks

Any building that contains plumbing, waste systems, wet appliances, guttering, drainage, heating and cooling systems, and other fixed water installations has the potential for escape of water/fluid incidents. Some properties are considered particularly susceptible, including:

- Properties which have already suffered escape of water incidents.
- Commercial properties that have sensitive and critical areas such as IT suites, control rooms, utility and plant rooms, energy centres, electrical risers, etc.
- Hotels and other properties with spa facilities such as saunas, steam rooms, swimming pools, etc.
- Multi-storey properties including residential flats/student accommodation and houses in multiple occupation (HMOs).

- Unoccupied properties.
- Properties with older installations, i.e., in excess of 20 years old.
- Properties with hardwood, laminate, certain vinyl or linoleum type floorings.
- Properties with bespoke or expensive finishes.
- Warehousing and storage premises.
- Food and drink production plants.
- Educational facilities.
- Mass-timber buildings or buildings of modular construction.
- Any property can become exposed in winter months where pipework is located outside the property's thermal envelope.

In recent years, there has been an increase in the complexity and use of domestic appliances, systems and services, including:

- Additional wet rooms, e.g., en-suite or private bathrooms.
- Extensions to central heating systems.
- Dishwashers, washing machines, fridge freezers, water coolers, mains-fed coffee machines, etc.
- Underfloor heating systems.
- Heating and cooling systems.

Changes to building practices and environmental factors have also led to the use of plastic pipework, which features compression and push-fit joints and fittings rather than soldered joints. These types of joints and fittings can be more prone to failure if not installed correctly or if pushed out of position/moved.

Loss events caused by, or associated with, the escape of water and other fluids can occur at any stage—during initial installation, routine operations, maintenance and ongoing care, and the documents in this series are structured to reflect this lifecycle, providing guidance at each stage, as well as practical support for managing emergency incidents as they arise.

The Loss Prevention Standards in this series comprise:

Escape of Water - Step 1: Design and Installation
This document focuses on the risks associated with the planning/design and installation of wet systems, including component selection, contractor choice, and care during installation and commissioning.

Escape of Water - Step 2: Ongoing Care
Effective ongoing care is critical to minimising the risk of escape of water events. This document provides guidance on the management of existing water systems, ensuring they continue to operate safely, efficiently, and reliably throughout their lifecycle.

The guidance covers key activities such as routine self-inspection, planned preventative maintenance, repairs and continuous monitoring.

Escape of Water - Step 3: Water Management Plan
A formalised water management plan ensures a structured approach to identifying, assessing, and controlling risk exposures and allocating clear roles and responsibilities.

This document describes the key criteria required with a Water Management Plan.

Escape of Water - Step 4: Emergency Response Planning
Minimising the impact of leaks or loss events requires clearly defined emergency response actions, ensuring teams know to manage and contain an incident quickly. This includes the immediate response as well as guidance on recovery and salvage planning.

Escape of Water - Step 5: Detection and Isolation
This document outlines the importance of leak detection and isolation systems in helping to reduce the scale of damage from water-related incidents.

The guidance can be followed as part of a process of managing escape of water/fluid within commercial buildings, or individual documents that can be referred to as required.

Other escape of water and fluid related Loss Prevention Standards are available, including:

- **Escape of Water - Work on Wet Systems Permit**
- **Escape of Water - Emergency Response Plan Template**
- **Escape of Water - Water Management Plan Template**
- **Escape of Water - Self-Inspection Checklist**
- **Escape of Water - 10 Top Tips**
- **Data Centres - Escape of Water and Other Fluids**
- **Escape of Water on Construction Sites**

Contact Information

Canada

Please visit Aviva Risk Management Solutions | Aviva Canada or email us at arms.canada@aviva.com

Ireland

Please visit Insurance Risk Management | Business Risk Management Insurance - Aviva Ireland or Email us at armsireland@aviva.com

United Kingdom

Please visit Aviva Risk Management Solutions or email us at riskadvice@aviva.com. To speak to one of our advisors, call 0345 366 6666.*

*The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Specialist Partner Services

Aviva have created a network of Specialist Partners to complement our in-house capabilities and to enable our policyholders to benefit from a wide range of risk management solutions at preferential rates and terms. Together, we provide solutions to help with the significant challenges of modern-day risk management.

Note: These partner relationships are wholly for the benefit of our policyholders with no income to Aviva.

The following Specialist Partners provide products or services in relation to risk guidance provided, discussed or referenced in this Loss Prevention Standard.

Canada

- Leak detection - Water Leak Detection System | Water-Protec
- Leak detection - AkiSens
- Thermal Imaging - Electrical Service & Solutions Toronto | IPE Canada

For more information please visit: Our Specialist Partner Network | Aviva Canada

Ireland

- Leak detection - LeakSafe
- Thermal Imaging Cameras - Pass

For more information please visit: Insurance Risk Management | Business Risk Management Insurance - Aviva Ireland

United Kingdom

- Leak detection - Leaksafe
- Escape of Water Leak Prevention - Quensus
- Thermal Imaging Cameras - Pass

For more information please visit: Aviva Risk Management Solutions – Specialist Partners

Standards, Sources and Useful Links

Canada

- CA 1. Primary Canadian Code: National Plumbing Code of Canada (NPC)

Ireland

- Irish Plumbing Code of Practice (NSAI S.R. 50 Series)

United Kingdom

- Aviva Escape of Water Risk Management Guidance
- Escape of Water Prevention and Management on Construction Sites

Additional Information

Loss Prevention Standards

These documents set out best practice recommendations to help reduce the likelihood and impact of losses.

Relevant Aviva Loss Prevention Standards include:

- **Escape of Water - Step 1: Design and Installation**
- **Escape of Water - Step 2: Ongoing Care**
- **Escape of Water - Step 3: Water Management Plan**
- **Escape of Water - Step 4: Emergency Response Planning**
- **Escape of Water - Step 5: Detection and Isolation**
- **Escape of Water - Work on Wet Systems Permit**
- **Escape of Water - Self-Inspection Checklist**
- **Escape of Water - Emergency Response Plan Template**
- **Escape of Water - Water Management Plan Template**
- **Escape of Water - 10 Top Tips**
- **Escape of Water on Construction Sites**

Please visit Loss Prevention Standards to view the full library.

Aviva Risks Training Solutions (United Kingdom Only)

Aviva Risk Training Solutions, delivered through our Specialist Partner, SafetyCulture, provide free, bite-sized learning modules exclusively for Aviva policyholders.

Please visit Aviva Risk Training Solutions for further guidance.

Please Note

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