Escape of Water – Responding to Incidents

Escape of water incidents are among the most frequent causes of property damage, and their consequences can be severe, often requiring extensive remedial works and prolonged dehumidification before buildings can be safely reoccupied, leading to significant disruption and cost.

This Loss Prevention Standard sets out practical guidance for responding to emergency escape of water incidents and outlines measures that can help prevent recurrence.

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Introduction

Escape of water can cause significant damage to buildings, equipment and other contents. Such damage can be structural, in some cases requiring extensive and costly repairs to walls and building frames, as often seen with timber framed buildings, but also failure of and damage to wall surfaces, ceilings and floors.

Further consequences include extensive cleaning and dehumidification, which can take many months to complete for more severe events; rot and mould, which can create structural weaknesses, affect warranties on new build properties and cause health issues for occupants. Aviva claims data also suggests properties that have suffered an escape of water incident may be vulnerable to further similar events, potentially within a short time frame.

This document provides practical guidance on responding to an escape of water event and the mitigations that can be taken to help prevent a recurrence.

Note: This document is focussed on property loss prevention when responding to escape of water incidents from wet services and appliances. It is not intended to address liability exposures. The presumption is that all regulatory requirements, risk assessments, and compliance with requirements placed by the local authority having jurisdiction which would include licencing, building permissions, regulations, codes, or standards, have or will be met.

More detailed risk management guidance can be found in the Aviva Loss Prevention Standards **Escape of Water and Other Fluids, Escape of Water - Installation and Maintenance** and **Escape of Water - 10 Top Tips**.

Understanding the Risks

Escape of water incidents can occur for a variety of reasons, including but not limited to:

- Impact damage and penetration.
- Leaking pipes and blockages.
- Faulty, damaged and/or worn components.
- Fixtures, appliances and heating and cooling systems.

Ageing plastic pipework and components can become brittle, dislodge under fluctuating water pressures, and react over time with fillers and mastics. Soldered joints and compression fittings may also fail as they age, while incorrectly installed push-fit connections can work loose. Importantly, leaks and failures are not limited to older systems, newly installed services, systems, and appliances can have inherent defects or poor workmanship, often resulting in leaks and associated damage.

Implementing an emergency response plan can help mitigate the consequences of such an event.

Emergency Response to Escape of Water Events

Where it's safe to do so, the following measures are recommended immediately following an escape of water incident:

1. Turn off the water supply to the building or parts of the building that are involved.
2. Isolate the electrical supply to the affected areas but do not touch any electrical equipment that has become wet.
3. Turn off heating and hot water systems.
4. Contact emergency contractors (competent and qualified) to respond to the incident.
5. Drain systems that hold water, including any storage tanks, to safe locations.
6. Alert occupants of neighbouring areas/properties that may be affected, especially those on floors below.
7. If water starts to seep through ceilings, place a bucket below the leak, and if necessary and only if safe to do so, pierce any areas holding water with a broom handle or similar to release the water to help prevent ceiling collapse.
8. If pipes have frozen, defrost them slowly with hot water bottles. Do not use naked flames, such as blow torches.
9. Doors and loft hatches should be left open to allow warm air to circulate to upper floors and within loft areas.
10. If necessary, move any valuable or high-risk items that could be impacted to a safe and secure area.
11. Where any items require drying, establish appropriate drying areas with dehumidifying equipment provided as necessary.
12. Notify your landlord, managing agent or anyone else who is responsible for the building and services.
13. Notify Aviva or your insurance intermediary as soon as possible.

Refer Aviva Loss Prevention Standard **Emergency Response Teams** for further guidance.

Business Continuity

As soon as the incident is under control, the Business Continuity Plan (BCP) should be implemented and the appropriate actions taken. These should include:

- **Roles and Responsibilities**. Ensuring these are clear and understood.
- **Incident Management Plan (IMP)**. The IMP outlines how the business will immediately respond to and manage loss events or disruptive incidents to minimise impact and ensure a prompt recovery.
- **Communications Plan**. Provides clear, concise and considered communications promptly to all interested parties, in line with the organisation's values.
- **Solution Enablement**. Appropriate predetermined solutions should be implemented to ensure Business Continuity for the next foreseeable period until a return to BAU activities is completed. This can include relocation, sub-contracting or a ramp up of capacity at a mothballed premises.

Further guidance on Business Continuity can be found in the following Aviva Loss Prevention Standards:

- **Business Continuity Management**.
- **Business Continuity - Roles and Responsibilities**.
- **Business Continuity - Incident Management Plan**.
- **Business Continuity Planning - Testing and Maintenance**.

Avoiding a Recurrence

Review. Review the nature of the incident and establish the likely cause(s).

- This can help identify the root cause and any additional contributing factors. For example, the cause may have been a leaking pipe, however the pipe being located in an area where stock is moved, and evidence of previous minor impacts were observed is a contributing factor.
- Consider how the environment may have contributed, e.g., harsh atmospheres, cold or damp locations, footfall and occupancy related hazards, lack of thermostats and automatic heating, handling of fat and oils which can solidify and block drains.
- Consider what changes are planned, or expected, and whether they will be detrimental to, or strain, the existing systems.

Assess. Conduct a full inspection of the wet services, systems and appliances and look for areas of obvious damage and evidence of minor leaks or issues.

- Ensure this extends to any supporting frames or supports, which can deteriorate over time.
- Assess the age of the various systems and components. Older components, pipework and appliances are especially vulnerable and should be replaced or refurbished by a competent person/company and certified accordingly.
- Use thermographic cameras where possible to check for damp areas or unusual heat patterns in hot water systems. Blockages and leaks in radiators and pipework are often detectable using such equipment.
- Undertake wet pressure testing of pipework where possible.
- Ensure isolation valves are functional, accessible and regularly exercised.
- All valves should be formally identified, assessed and upgraded where necessary.
- Check when system flushing, chemical anti corrosion and anti-sludge/scale treatments were last undertaken and carry out or schedule where necessary.
- Check seals around pipework, joints/junctions and valves for wear and degradation.

Protect. Where property has suffered an escape of water incident, Aviva understands a repeat incident is statistically more likely. Protective measures can help reduce the potential for repeat incidents.

- Use bunded trays for housing appliances such as washing machines, water coolers, dishwashers. These are designed to catch any water leaking from the appliance.
- Ensure any components that are vulnerable to impact or accidental damage are adequately protected via impact barriers, etc.
- Install tanking to vulnerable rooms, such as those housing laundry equipment or bathroom fittings. This should be designed to prevent water from leaks, etc., escaping the room and causing damage to floors and rooms below.
- Ensure exposed pipework within unheated buildings, concealed areas such as lofts, basements, service risers, etc., and outdoors are adequately protected against cold temperatures.
  - ✓ Trace heating and/or lagging should be installed for any exposed pipework.
- Ensure sprinkler pipes, valves and water storage tanks, etc., are adequately protected against freezing.
  - ✓ Sprinkler contractors should be requested to inspect insulation and trace heating prior to the onset of winter and ensure the precautions remain adequate. Refer to the Aviva Loss Prevention Standard **Sprinkler Systems Winter Precautions** for further guidance.

- Installing a water isolation switch, which can shut off the water supplies either remotely or manually upon leaving the premises, should be considered.
- Consider the use of timers linked to solenoid valves to prevent water being held within systems outside of business hours and until needed.
- Consider installing either water flow detection or leak detection devices within or associated with the piping network and appliances. This can help identify abnormal or unusual flow patterns that might indicate a leak, etc., or the presence of water and/or moisture around wet installations, appliances, fittings, etc., respectively.
- In combination with automatic leak or waterflow detection, automatic isolation valves should be installed. These are designed to isolate the 'supply' in the event of an unusual or prolonged flow being detected.
- Remote monitoring of the above equipment can be provided to help alert key stakeholders of a leak and provide an appropriate response. This is strongly recommended.

Self-Inspection and Maintenance. Pro-active maintenance of wet services, particularly seals, valves, joints should be undertaken as part of formal maintenance programmes.

- Ensure the main incoming water mains stop valve, all internal and external stopcock/isolation valves and drain line valves are regularly exercised to ensure they operate correctly.
  - ✓ Monthly intervals are recommended with a written record kept of inspections.
- Regularly maintain and test any leak detection devices in accordance with manufacturers and/or installers instructions.
  - ✓ This should extend to any associated monitoring and reporting devices.

Signage. Ensure appropriate signage is displayed. Water supply shut off location cards and stopcock valve signage should be displayed in proximity to any incoming water valve stations.

- Aviva provide sample location cards and signage in the Aviva Escape of Water Risk Management Guide.
- Display signage prohibiting the use of domestic appliances, e.g., washing machines, etc., outside of hours and flushing of sanitary products.
- Ensure the self-inspection programme is extended to include checks on signage.

Training. Ensure occupants and responsible persons at the premises receive regular training/refresher training on the water services, isolation methods, emergency call out procedures, etc.

- New starters should receive training as part of induction training.
  - ✓ At least six-monthly training intervals are recommended.
- Undertake at least annual mock emergency leak events to test the effectiveness of the emergency planning and response procedures.
  - ✓ Ensure a post event review is undertaken with key stakeholders to help identify areas for improvement.
  - ✓ Communicate any changes to procedures to occupants, key workers, etc.

Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services at preferential rates via our network of Specialist Partners.

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

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

Sources and Useful Links

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

Note: Whilst UK standards and legislation are referenced in this document, other international standards and legislation should be referenced where applicable.

Additional Information

Relevant Aviva Loss Prevention Standards include:

- **Escape of Water – 10 Top Tips**
- **Escape of Water and Other Fluids**
- **Escape of Water – Installation and Maintenance**
- **Escape of Water on Construction Sites**
- **Thermographic Surveys**
- **Use of Thermographic Cameras – General Considerations**
- **Use of Thermographic Cameras – Checklist**
- **Self-Inspections**
- **Emergency Response Teams**
- **Sprinkler Systems – Winter Precautions**

To find out more, please visit Aviva Risk Management Solutions **or speak to one of our advisors.**

Email us at riskadvice@aviva.com or 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.

Appendix 1 – Escape of Water – Responding to Incidents Checklist

Location	
Date	
Completed by (name and signature)	

	Emergency Actions	Y/N	Comments
1.	Have you turned off the water supply to the building or affected parts?		
2.	Have you isolated the electrical supply to affected areas (without touching wet equipment)?		
3.	Have you turned off heating and hot water systems?		
4.	Have you contacted emergency contractors to respond?		
5.	Have you drained systems holding water, including storage tanks, to safe locations?		
6.	Have you alerted occupants of neighbouring areas/properties that may be affected?		
7.	If water is seeping through ceilings, have you placed a bucket below leaks and pierced water pockets safely?		
8.	If pipes are frozen, are you defrosting slowly with hot water bottles (not naked flames)?		
9.	Have you opened doors and loft hatches to allow warm air circulation?		
10.	Have you moved valuable or high-risk items to a safe area?		
11.	Have you notified your landlord/managing agent?		
12.	Have you notified Aviva or your insurance intermediary?		

	Business Continuity	Y/N	Comments
13.	Has the Business Continuity Plan (BCP) been activated?		
14	Are roles and responsibilities clear and understood? **Note:** Ensure they are not wholly reliant on one person		
15.	Is the Incident Management Plan (IMP) in place?		
16.	Is a Command Centre designated?		
17.	Are IT and communications systems operational or backed up?		
18.	Have you relocated affected operations to alternative premises or arranged home working?		
19.	Have you inspected and tested equipment for safety before restarting?		
20.	Are communications updated for workers, customers, suppliers, and stakeholders?		
21.	Are repairs underway and opportunities for upgrades considered?		
22.	Has business recovery commenced, including subcontracting if needed?		

	Avoiding a Recurrence	Y/N	Comments
23.	Has a root cause analysis been conducted?		
24.	Have environmental factors and planned changes been reviewed?		
25.	Has a full inspection of wet services, systems, and appliances been completed?		
26.	Have older components been identified for replacement or refurbishment?		
27.	Have thermographic checks and pressure tests been carried out?		
28.	Are isolation valves functional and accessible?		
29.	Have system flushing and chemical treatments been checked and updated?		
30.	Have seals been inspected for wear and degradation?		

	Protective Measures	Y/N	Comments
31.	Are leak detection and automatic isolation devices installed and monitored?		
32.	Is remote monitoring in place for leak alerts?		
33.	Is pipework in unheated or concealed areas adequately insulated or trace heated?		
34.	Are sprinkler pipes and tanks protected from freezing?		
35.	Is a water isolation switch installed for remote/manual shut off?		
36.	Are timers linked to solenoid valves used to prevent water retention out of hours?		
37.	Are bunded trays installed under appliances?		
38.	Are impact barriers and tanking installed in vulnerable areas?		

	Self-Inspection & Maintenance	Y/N	Comments
39.	Are stop valves and isolation valves exercised monthly?		
40.	Are leak detection devices tested regularly and recorded?		
41.	Is signage for water shut-off locations displayed and checked?		
42.	Are prohibited activity signs (e.g., appliance use out of hours) displayed?		

	Training	Y/N	Comments
43.	Have occupants and responsible persons received training/refresher training?		
44.	Are mock emergency leak drills conducted annually?		
45.	Is a post-event review completed and improvements communicated?		
46.	Are prohibited activity signs (e.g., appliance use out of hours) displayed?		

47.	Additional Comments:		

Please Note

This document contains general information and guidance only and may be superseded and/or subject to amendment without further notice. Aviva has no liability to any third parties arising out of ARMS' communications whatsoever (including Loss Prevention Standards), and nor shall any third party rely on them. Other than liability which cannot be excluded by law, Aviva shall not be liable to any person for any indirect, special, consequential or other losses or damages of whatsoever kind arising out of access to, or use of, or reliance on anything contained in ARMS' communications. The document may not cover every risk, exposure or hazard that may arise, and Aviva recommend that you obtain specific advice relevant to the circumstances.

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