

Claims 'How To' Property Escape of Water



Escape of water relates to a leak from a pipe, apparatus or appliance which damages the property. There needs to be a one off, single event which could not have been foreseen.

WHAT TO DO FIRST

In an emergency/out of hours situation, please refer to the James Hallam website or your policy documentation to find details of your insurers emergency contacts.

If safe take steps to limit any further damage, instruct a plumber to source and stop the leak and if necessary stop the water and electrical supply.

Photograph the scene and any damage as soon as possible, ideally before dealing with it

Keep any damaged property or material in case your insurer wishes to inspect it

REPORT THE CLAIM

Contact your James Hallam claims executive to notify the matter. You will need to provide the following information.

- When was the leak/damage first discovered?
- Has the source of the leak been identified, if not what is being done to locate it.
- What kind of property is affected here and how has it been used?
- Which rooms have been affected by the leak?
- Did the damage occur in an occupied property?
- Is the property still habitable or is alternative accommodation needed?
- Prior to the leak, has any recent work been carried out in the property or in the vicinity of the leak?



TRACING THE LEAK

In the first instance you should seek to assign a plumber so that you can identify the source of the leak and therefore give the insurer enough information to confirm that an escape of water (as defined by the policy) has occurred.

If you struggle to locate the leak, the insurer may be able to assign a tracing company to assist with locating the leak. In a particularly severe case the insurer may appoint a loss adjuster initially and they may assign their own tracing company.

The costs associated with tracing a leak may be covered by your insurer, please refer to your policy wording. Some policies require physical damage to have occurred as a result of the leak, before the tracing costs can be accepted.

DRYING ASSISTANCE

It may be necessary to get assistance drying out the property. De-humidifiers may be required - please do refer to James Hallam - it may be that the insurer can provide these, particularly if a loss adjuster is involved. If you hire or obtain these, please keep track of the costs as these can form part of your claim.

THE PROCESS



ALTERNATIVE ACCOMMODATION

If the property is residential and deemed uninhabitable as a result of the leak then subject to your policy, alternative accommodation can be sourced. Uninhabitable generally means the property does not have working utilities or is without a working bathroom or kitchen.

Insurers will generally agree reasonable costs at local accommodation as well as a degree of expenses. Cover for alternative accommodation is usually limited to an indemnity period starting when the leak first occurs and running for a period noted in your policy such as 12 months.

LIMITATIONS OF COVER

Policy Excess
Check your policy excess, some policies have an increased excess for escape of water.

Policy Exclusions

- A leak that has been ongoing for some time and could have been identified and actioned earlier, such as obvious water staining or marks may be excluded as a gradually occurring event.

Water which is not leaking from a pipe or other apparatus

For example, if water is leaking through cracks in grouting or tiling or damp is entering externally. These situations would not be considered under the escape of water peril.

Reinstatement
The insurer will seek to restore the damaged property, including any lost contents to their condition prior to the loss. This could mean that adjustments for the property's condition and age may be made by the insurer.