

## Water Leak Guidance

Water leaks originating from within private properties are the most common cause of insurance claims. Having a good insurance claims record will usually result in a lower insurance premium. If the source of a leak is from a private property, the property owner may be responsible for paying the insurance excess – rather than it being paid for by the communal Service Charge.

The majority of water leaks can be prevented by taking simple preventative maintenance measures inside your property such as:

- Checking the silicone sealant around your shower/bath each year to ensure it is in good order
- Ensuring effective shower screens/curtains are installed
- Checking hose connections to washing machines and dishwasher regularly
- Turning off the water mains supply to your property if you are leaving it unoccupied for a long period
- Not leaving plugs in basins, baths and sinks when you go away

If you spot a leak, please take action straight away to minimise the damage. Try to identify the source, turn off the stop tap, speak with neighbours and where possible, capture/prevent the spread of water. Please ensure you know where your stop tap is located to mitigate the loss or damage when a leak occurs.

Please refer to the below on how to prevent water leak damage, and what to do if you discover a problem.

### 1. Preventing Water Leaks – How to minimise a risk of water damage

- Turn off water and water heater when you go away – the water stopcock should be next to the boiler.
- Install a water switch to make it easier to turn water off and on.
- Don't ignore any surface water, sponginess in the carpet, anything oozing on the laminate floors, or any signs of damp on the walls.
- The leaseholder is responsible for maintaining all appliances and internal plumbing. Regularly make checks, especially if renting out.
- The Annual Plumbing Inspections are for insurance purposes and therefore are additional to, and not instead of your own checks. Ensure the amber and red items are dealt with promptly.
- Ensure you have contents insurance in place for your apartment.

### 2. What to do if you discover a leak or suspect a leak

- Turn off water and water heater immediately (stopcock located next to boiler)
- Assess problem and extent – look for drips, surface water, spongy carpet, seeping through laminate, damp patches on walls, musty smells.
- Where you suspect the leak to be from an adjacent apartment you should initially contact the resident to confirm if there is any evidence of escape of water. If this is unsuccessful and the leak persists please contact Encore and they will contact the owner on your behalf.
- Contact Encore for advice during office hours. In an emergency contact Barry Parnham on 07977 099014.

### 3. Encore will help with

- Identifying a plumber/contractor to resolve the issue (although you can use your own)
- Identifying if remedial works are covered by the buildings insurance.
- If covered by the buildings insurance they will liaise with the Insurance Company and obtain approval for any quotes as well as, if necessary, approving any alternative accommodation.
- Liaising with neighbouring apartments if affected
- Please note that Encore can only assist directly where problems involve communal issues such as roof leaks or communal soil stacks. They are precluded from spending Service Charge funds on apartment related matters and are therefore unable to assist with these physical repairs.

### 4. Leaseholder Responsibilities

- Checking, maintaining and repairing all appliances and internal plumbing. Regularly make checks, especially if renting out.
- Allowing Encore to access your apartment during working hours, to investigate any issues with the building, but especially the source of any leak/s noticed in apartments below, checking whether water is leaking

from your apartment. In some urgent situations this may be out of hours. If it is not convenient for you to be there at the appointed time, please arrange for someone else to be present or leave a key with the concierge who will accompany the contractor to assure the security of your apartment.

- Ensure you have home contents insurance in place, to include floorings such as carpets, personal possessions and soft furnishings etc. This also needs to cover third party, where leaks from their apartment cause damage elsewhere.
- To pay any excess on their insurance, where caused by appliances or internal plumbing.
- Liaising with their contents insurance company and tenants, where applicable.
- Liaising with contractor, obtaining quotes, submitting to Encore for approval and checking completed works.

## **5. Good to Know**

- The construction of the Arena includes concrete floors, so any water leaks generally spread across the concrete slab. Water can find routes between floors where pipework goes through floors and cause damage to the apartment below. It may also wick up the walls showing a shadow or mildew above the skirtings.
- Underneath your flooring (carpet or laminate) there is a sound insulation layer with floorboards on top. Any leaks that are left can travel a long way horizontally and will soak the insulation without being able to dry out so they should not be left or ignored.
- The soil stacks run vertically through all the apartments and there are inspection hatches on each level, so that they can be accessed.
- Buildings insurance covers structure, but not any personal possessions, furniture and/or appliances. It allows for like for like replacement and is limited to damaged areas only. The buildings insurance does not cover flooring such as carpets and laminate.