

Water Damage

A guide to protecting your home

How can we help?

Water damage to a property can occur in many ways – it could be as a result of a bad storm, a bust pipe or a lack of maintenance – whatever the cause a water leak can be inconvenient **and** expensive.

While there is no way of predicting how water related damage may occur, there are ways you can protect yourself.



That's why Deacon, in association with Charles White, has put together this guide on how to safeguard yourself from these claims and keep your future insurance premiums down.

Inside your home

Dishwashers & washing machines - Periodically check under the sink to see if the hose connection to the water supply line is secure and is not leaking.

Check around the base of the dishwasher for evidence of leaks. Look for discoloured, warped, or soft flooring materials or water damage to nearby cabinets

Sinks - Check sealant around sinks (and taps) and pay attention to slow-draining pipes, as this may indicate a partially blocked drain. Check under the sink for signs of leaks from water supply lines or drainpipes.

Showers and bathtubs - Discoloration or soft areas around floors and walls near showers or bathtubs may be your first indication that there is a leak.

Check sealant on baths and showers for gaps, cracks or mould—a small crack could cause damage of up to £1000.

If the shower walls or floor are tiled, a leak may develop around cracks or missing areas of grout - ensure tiles are maintained and grout renewed regularly.



External areas of your property

Leaking roofs and missing or cracked tiles, poor drainage and clogged gutters and down pipes can lead to significant water damage inside your home – if you are aware of any such damage or leaks ensure contact *your Property Manager at Charles White immediately for assistance*

Overflow pipes and windows which form part of the privately owned part of your property are your direct responsibility to maintain. Inspect window seals and replace as required where cracked or deteriorated to prevent water coming into your home.

Unoccupied Properties

Extra points to consider

- It is really important that you inform Deacon if your property is to be left unoccupied for an extended period of time. Turning the water off at the mains coming into your property and draining the system can save thousands of pounds and considerable inconvenience.
- If a property is unoccupied, gaining access can often be a problem and delays can add to the cost of claims. Please make sure you inform your Property Manager at Charles White if there is to be a change of tenants in the property including providing details of new contacts and key holders.

About us

Charles White Ltd provides property management and letting services to the residential property market across Scotland.

For more information please visit
www.charleswhite.co.uk

Deacon was the first insurance broker in the UK to specifically cater for the blocks of flats market and have been providing bespoke solutions for over 20 years.

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