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## Insurance Risk Management

### Prevention is better than cure when it comes to burst pipes.

If you are going away, please ensure your property is kept warm and if you have a loft hatch please keep it open to allow good ventilation.

Find out where the stop tap is located as this is the first thing needed to stop water escaping if a pipe bursts. Check insulation and lagging on any water pipes and tanks. Don't forget any pipes outside or in a loft. If you are away does anyone locally have a key in case of emergency and, if so, please let us know the contact details.

Water leaks from Residential flats make up the largest proportion of insurance claims. Help us to try and keep claims and disruption to a minimum and assist in keeping premiums competitive. We detail below some simple measures which can decrease your level of risk and avoid costly repairs:

- Be aware of the equipment and installations in your flat that are capable of causing a problem. For example your washing machine, dishwasher and showers. We would ask all residents to regularly check these areas. If you're renting your flat you should ensure that your agent is doing this on your behalf.
- We strongly suggest all residents check the sealant around their baths and showers is watertight and that there are no loose tiles.
- In the event of a leak you should isolate your water at the stop cock. Please ensure you are aware of its location.
- If you are not in residency for a prolonged period of time, for example during a holiday, you should switch off your water. As a requirement under most insurance policies your water should be turned off if you are not in residency for more than 30 days.
- We would advise all Leaseholders to look to have a water management device fitted. Devices such as Sure Stop, Water Guard and Danatec could be retro installed quite easily.



**Chartered Surveyors, Residential Block Management Specialists,  
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