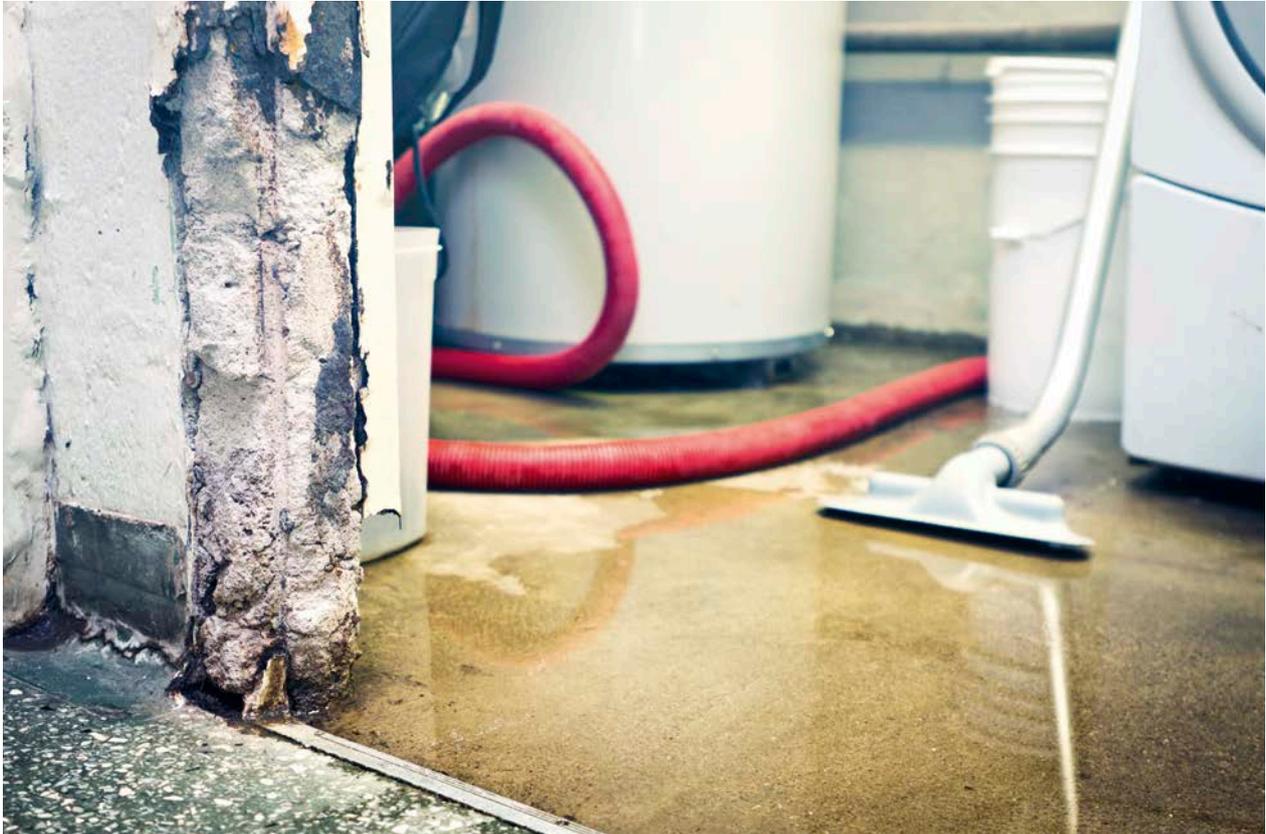


# Water, Storm and Lightning Damage



## Water damage

Water damage is one of the major causes of loss in residential properties. Every year there are countless insurance claims for the damage caused by water to residential buildings and their contents.

The interiors and exteriors of buildings are susceptible to damage from rain, snow, flood and water escaping from burst pipes. Damage to the fabric of a building and its contents may also result in loss of revenue due to business interruption. The recovery/salvage of items damaged by water contamination may prove to be uneconomic or require expensive repairs.

The guidelines outlined here set out recommendations that are designed to alleviate the expense, and inconvenience, that water damage may cause.

## Building maintenance

A building maintenance programme should be provided to protect the fabric of the building and contents. All buildings need frequent and careful inspection. Premises in elevated positions, exposed to the prevailing winds, are particularly at risk from rain entry. The following regular checks are recommended:

- Check the roof and replace any loose or damaged tiles, slates, ridge tiles and flashings, including pointing around chimneys, verges and parapets
- Check flat-roof coverings are in good condition – showing no evidence of fatigue or ponding
- Check roof gutters and downpipes are clean and free from obstructions and vegetation
- Check all internal drainpipe systems to ensure they are securely fixed, and that inspection covers are easily accessible and free from obstruction; and that covers are securely fixed
- Where possible, check that underground drains are free-flowing and not affected by tree-root damage, etc.
- Check that all gullies, gratings and drainage channels, both inside and outside the building, are clean and free from obstruction

## Floodwater protection

Flooding is commonly associated with inundation from the sea, reservoirs, rivers or canals. However, it can also be caused by intense rainstorms or melting snow with which drainage systems cannot cope.

The following general points should be considered in relation to flooding:

- Check with the relevant government agency about both the history of flooding in the area and the current local flood risk
- Discover whether recent developments in the area have made flooding more likely and whether the authorities have installed new flood-prevention measures
- If flooding is known to be a possibility, consider the following:
  - installation of intervening walls or banks
  - provision of flood boards and sills to doorways
  - storing sandbags for emergency use
  - securing vulnerable openings on the premises
- Check for any signs of site drains overflowing. If this has occurred, find out if it is caused by a blockage; or whether the drains are inadequate

### **Water pipes, tanks and cisterns: protection against leakage**

There are four principal causes of water loss from pipes and tanks – mechanical damage, corrosion, freezing and overflowing tanks. Additionally, poor workmanship or incorrectly specified installations can present continued losses. For instance, where push-fit pipe fittings have been installed poorly, ongoing leaks may occur, often within concealed areas – presenting a challenge in identifying the source of the problem. The following can help minimise the risk of leakage and limit the effect of a leak, should one occur:

- A regular maintenance and inspection programme should be initiated with prompt remedial action
- Check whether pipes are located in positions vulnerable to mechanical/accidental damage
- Check that systems, such as heating pipes, are protected with suitable anti-corrosive additives
- Check that the premises are adequately heated, pipes are lagged and tanks are protected from freezing
- Check that the overflow pipes on water tanks and cisterns are of adequate size, and have an unobstructed discharge (e.g. to outside the building)

- Ensure the location of the stop valves on the mains water supply is accessible, known and communicated to residents and key maintenance staff. Consider appropriate signage
- Ensure exposed pipes are appropriately insulated within roof voids, cellar areas, etc.
- Ensure 24/7 heating provision during particularly cold spells
- Inspect cold water tanks and associated pipework regularly
- Inspect and maintain sealant around baths and showers
- Be aware that if heating fails, this may be due to freezing pipes
- Quickly isolate leaking appliances
- Be aware and alert to signs of water leaks
- Ensure emergency call out numbers are available, and encourage the reporting of dripping taps, leaking overflows and any sign of water leakage

### **Storm damage from falling trees**

Appropriate consideration needs to be given to the risk management of trees, including risk assessments and routine checks by a qualified person.

The following considerations should be taken into account when managing trees:

- All trees that could potentially pose a threat to the premises should be inspected by a competent person to ensure they are healthy and do not pose a safety risk
- Trees should be checked at least once every five years; or on a risk-based approach, as part of the scheduled maintenance programme

### **Lightning protection**

For buildings situated in elevated/exposed locations, there is an increased risk of damage by lightning strike. Lightning strikes may be very powerful and can result in fire or explosion.

To reduce the risk from lightning it is recommended that lightning protection should be provided for your premises, in accordance with BS EN 62305: 2006 – Lightning Protection British Standard. This should be subject to scheduled annual testing and maintenance by a specialist or suitably qualified electrical contractor.

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