

## FLATGUARD WEATHER AND WATER DAMAGE AND BUILDING MAINTENANCE RISK MANAGEMENT GUIDE

Thank you for insuring your residential property with Flatguard through Bridge Insurance Brokers Ltd. Your policy is designed to protect you if the worst happens and you have to make a claim.

However, as the premium you pay is affected by claims made against the policy, we have produced this short risk management guide. It is intended to help you take practical steps to help you keep your insurance costs down by reducing the likelihood and/or severity of incidents that might give rise to claims under the policy.

### PLUMBING SYSTEMS

- Find out where the stop tap is and exercise it regularly to make sure it works
- Turn the water off at the mains and drain the water installation if you are going away
- Where any part of the water installation is exposed to possible freezing conditions (from October to April), these areas of the building must either be heated or the pipes, tanks and cisterns should be properly lagged or trace heated so as to prevent freezing
- If you vacate your apartment overnight in winter and during generally cold weather conditions set your central heating system to come on so as to prevent freezing
- Do not leave taps running
- Check that seals around baths and shower trays are watertight
- Check that drain hoses from washing machines and dishwashers are secure in their drainpipes and water inlet pipes are firmly attached to the appliance
- Check and clear washing machine and dishwasher filters as recommended by the manufacturers
- Have the condition of your plumbing and central heating system checked regularly by a competent plumber/central heating engineer
- Ensure that all water leaks, however minor, are repaired as soon as possible
- Investigate and immediately report all signs of water leakage – if water is leaking from the water installation in your apartment, turn the water off at the mains – if it is leaking from a neighbour's apartment, tell them as soon as possible
- If you see water causing bulges in your ceiling, put a bucket under the area and if you safely reach it, pierce the bulge to release the water
- Consider installing a water leak detection and prevention system

### WEATHER DAMAGE

- Have your roof and rainwater furniture inspected at least annually by a competent roofing contractor
- Have your guttering and other rainwater furniture inspected annually and if necessary cleaned-out after trees have shed their leaves in autumn

- Regularly check the condition of your roof and rainwater furniture, especially after storms: look at slates and tiles to make sure they are secure; the pointing in ridge tiles and chimneys, the condition of flat roof coverings, flashings, and fixings of aerials, TV dishes and rainwater furniture - and whether there are any obstructions in the rainwater drainage system
- Check the competence of roofing contractors and use good quality materials in any repairs or replacements

### MANAGEMENT OF CONTRACTORS

- Check the competence of all contractors engaged to work on or in your building
- Check that all contractors working on or in your building carry public liability insurance with a limit of indemnity that matches the limit in your insurance policy
- Encourage contractors to use work methods that do not involve applying or using heat on or in your building
- If the use or application of heat is absolutely unavoidable (through a hot work permit to work system if you have one) make sure that the contractors implement adequate fire precautions, including:
  - The removal or protection with non-combustible coverings of all combustible items or elements of the building structure (including floors and items on the far sides of surrounding walls) within ten metres of the work
  - The provision of at least two serviceable fire extinguishers of suitable type
  - The designation of a person to maintain a fire watch throughout the duration of the work and for thirty minutes thereafter with further checks on the area (including adjacent areas above, below and on the other side of walls, partitions and false ceilings) for up to sixty minutes after it has finished
  - The use of appropriate and properly maintained equipment with any compressed gas cylinders being safely secured
  - The isolation of the relevant zone of the fire detection and alarm system during the work and resetting of it when the work is finished for the day
  - The safe removal of all waste and work equipment, including gas cylinders, when work has finished for the day
- As far as it is reasonably practicable for you to do so, check that your contractors work in a safe manner, especially if they are undertaking hazardous tasks; for example, if contractors work at height, they should take measures to prevent falls

Although this is not an exhaustive list of everything you may have to do in order to effectively manage the risks associated with weather and water damage and the maintenance of your building, we hope you have found this information useful.

If you need any further advice on any of the topics covered in this guide, please contact us and we will be pleased to assist you.

You may also be interested in additional risk management guidance for those who are responsible for the management of apartment buildings related to:

- Fire safety
- Security
- Automatic gates
- Subsidence and heave
- General safety management

If you would like any of these guidance documents, please contact us.