



# HOW TO PROTECT YOUR ORGANISATION FROM BURST WATER PIPES

Burst water pipes can cost thousands to businesses as well as leading to potential disruption. This article explains how you can protect your organisation should the worst happen.

If a water pipe bursts it can have a devastating effect on your organisation. No matter where it happens, escaping water can cause huge delays in day-to-day dealings, particularly when there are time-sensitive projects underway or expensive electronic equipment in use. The damage that burst pipes can cause often means an organisation is left without somewhere permanent for employees to work for days or even weeks on end.

This is something many organisations worry about as it often comes out of the blue. There are, however, a number of things you can do in order to limit the damage a burst pipe can do.

## **Ensure pipes are well-insulated**

It is well worth checking to see if pipes and water tanks are insulated or not. Sometimes pipes are left open to the elements, but insulating them will help protect them from fluctuating temperatures and minimise the risk of bursting. It is also relatively cheap and most plumbers will be able to carry out the task.

## **Keep the building temperature stable**

If possible, try to keep the heating on for 24 hours a day, this will keep the average temperature of the water pipes at a constant level and make it less likely that they will burst. If the building is to be left empty for an extended period of time, check the insurance policy to see if it needs to be kept above a certain temperature in order for a claim to be valid should the worst happen.

## **Regularly service the boiler**

Ensuring the boiler is serviced regularly by a professional will help you identify any potential problems before they cause serious damage. If a boiler breaks down, particularly in the cold winter months, then pipes could be exposed to adverse weather; it is therefore always best to check the boiler is in good working order as often as possible.

## **Know where the water stop tap is**

If a water pipe does burst, it is important to know where the water stop tap is and that it is working properly, so that leaking water can be stopped as soon as possible. It is recommended that you familiarise yourself with where the water stop tap is and how it works.

## **Drain the water pipes and central heating system**

It may be worth considering completely draining the water pipes and central heating system of a building if it is going to be left empty and unused for a long period of time. This will completely remove the risk of pipes bursting.

## **Allow warm air to enter the loft**

Finally, leaving a loft hatch open or ensuring there is a gap for warm air to enter and circulate around the loft will help keep pipes from freezing.



### **What to do if a pipe does burst**

Even by following all of the above points, sometimes a burst water pipe is inevitable. If this does happen then it is best to act quickly.

#### **Take immediate action**

Once a pipe does burst, it is a race against time. Turn off the water stop tap ASAP to stop any more water from leaking and don't forget to turn off the central heating. So long as it is safe, try to soak up as much of the leaked water as possible with whatever you have to hand and move furniture away from the flooded area. Steer clear of anything electronic that may have been damaged by the water.

#### **Tell your insurance providers**

Do not leave this task for a later time – tell your insurer about the problem at the most convenient time, as they will have specialist knowledge and be able to advise you about the best course of action. Check your insurance details to find out what is covered by your policy (emergency plumber call-outs, for example), and remember to keep invoices to pass onto them if repairs do need to be made. Do not, however, start repair proceedings before talking to your providers and discussing the next steps with them; it may be that your insurance providers prefer to use specialist firms and will potentially organise the repairs for you.

#### **Inform clients of the disruption**

Communicate with your clients and let them know about the situation. This is especially important if it impacts on delivery times for a product or service promised, or if it affects the company's finances in any way. Clients generally appreciate being kept in the loop in regard to any problems within a business.

### **Insuring against burst pipes**

Sometimes, the best preparation in the world is not enough; so it's essential to have adequate insurance in place should your business be affected by a burst water pipe. Building and contents insurance will cover your premises in the event of damage; while business interruption cover can make up for lost income caused by being away from the site while repairs take place.

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