

Some Practical Advice About Avoiding Damage Caused by Burst Pipes

As the nights draw in and another disappointing British summer comes to an end, it is important to remember that with the changing seasons come new risks to your business. Every winter, millions of pounds worth of damage is done, both domestically and commercially, through frozen and burst pipes. Whilst a frozen or burst pipe in the home may be inconvenient and costly, a burst pipe could potentially cause irreparable damage to your business.

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Local Service

We have the widest geographical spread of underwriting and claims expertise of any specialist marine insurer in the UK and Ireland. In particular, we have more decision makers in more regional insurance markets than any of our competitors.

Risk Control

Whilst we pride ourselves on our claims service, an important part of our philosophy is working with policyholders to prevent losses – protecting their businesses as a whole from the detrimental consequences of large fire, theft or material damage losses.

Lloyd's Security

NMU delivers the benefits of Lloyd's security direct to regional brokers.

The true cost of water damage in the work place is not always immediately obvious. The initial consequence of a burst pipe will be damage to stock, electrical equipment and machinery; and direct costs will be incurred for plumbing repairs and clean-up and salvage activities. But beyond that, you may also suffer a loss of client confidence through late deliveries and you may even permanently lose clients to competitors.

There are, however, several cost-effective, simple and quick steps that can be taken to avoid such risks:

- Insulate water tanks on all sides, but not underneath – this will allow warm air to circulate.
- If you are not operating over weekends or are having an extended Christmas break, it may be worth leaving the heating on low.
- If you have outside taps, isolate and drain them if they are not going to be used.
- Regularly run taps that are served from exposed pipe work.
- If your building is fitted with sprinklers, seek professional advice from the installation or maintenance company.
- Ensure that all stock is clear of the floor by at least 100mm and not touching the roof or side walls of the building.
- Familiarise yourself and your staff with the location of your stop-cock and ensure that everyone knows how to turn it off in an emergency.
- Identify possible 'freezing risk points' in your system, these include areas where it is particularly draughty.
- Fully lag all pipes, especially those in exposed or unheated areas, and ensure that insulation is replaced as soon as it starts to show wear and tear.

Other Factors to Consider

As winter approaches, there are a couple of other things to remember:

- Make sure that gutters and drainage systems are inspected and cleared of any obstructions, leaves or other debris.
- Take care to ensure that combustible materials are kept a safe distance away from heaters.