ASTONLARK

RISK MANAGEMENT

Water Damage Loss Control

INTRODUCTION

Buildings and their contents relating to stock and plant are susceptible to water damage from rain, snow, flood and damage resulting from burst pipes, and in addition to affecting the fabric of a building and its contents can also result in loss of revenue due to business interruption. Items damaged by water contamination will probably be uneconomical to salvage or require expensive re-packaging and repair.

This risk improvement information sheet sets out recommendations, which are designed to help alleviate the expense and inconvenience that these potential problems could cause:

1. BUILDING MAINTENANCE

A building maintenance programme should be in place to protect the fabric of the building and also the contents (plant and stock) and the following should be taken into consideration as part of the on-going building maintenance.

1.1 Roof - Check and replace any loose or damaged tiles, slates, ridge tiles and any other roof claddings and flashings.

1.2 Flat roof coverings - Check that these are in good condition, not showing evidence of cracks or splits and, are firmly stuck down particularly at joints.

1.3 Rooflights - Check for leaks and breakages.

1.4 Gutters and Downpipes - Check that these are clean and unobstructed, and kept free from leaves and vegetation

1.5 Gutters overflow - Check that in storm conditions the water will be discharged outside the building. This is particularly relevant to valley gutters and those, which run behind parapets, where overflow outlets should discharge through the parapet to outside of the building.

1.6 Internal drainpipes - The following checks should be made:

- Are they protected from mechanical damage?
- Are all inspection covers and rodding eyes easily accessible and free from internal obstruction.
- Are the covers securely fixed to prevent leakage.

1.7 Underground Drains – The following checks should be made:

- Lift manhole covers and check that the drains are clear.
- Ensure that the water runs freely without backing up inside the manhole.

1.8 Gullies, gratings and drainage channels - These need to be checked both inside and outside the building to ensure that they are clear and free from obstruction.

2. FLOOD PROTECTION

If flooding is known to be a possibility the following preventative measures should be considered to stop floodwater.

2.1 Installation of intervening walls or banks.

2.2 Provision of sills to door openings.

2.3 Block up unnecessary openings in the building.

2.4 Provision for sandbags for emergency use.

2.5 Check that the basement areas are provided with adequate drainage. Where necessary sump pumps should be provided, designed to operate automatically by the means of a float switch.

2.6 Stock in basements and low-lying buildings should be supported above floor level on racking or pallets providing a minimum 150mm clearance.

3. WATER PIPES AND TANKS

There are various potential causes of water damage resulting from fractured water pipes and tanks, mechanical damage, corrosion, freezing and overflowing.

The following points should be considered to minimise the potential risk of leakage:

3.1 Check the general condition of the plumbing installation, including the support of pipework.

Should pipework tanks show signs of corrosion these should be replaced.

3.2 Check whether water pipes are located in positions vulnerable to mechanical damage, i.e. from the use of fork lift trucks.

3.3 Metal pipes may be liable to corrosion internally, and externally. A check should be made of closed systems, such as heating pipes that protection has been provided from anti-corrosive additives.

3.4 A visual check should be made for minor leakages and, if found repaired immediately.

3.5 Check that the premises are adequately heated, pipes and water tanks protected against the effects of frost, particularly during holiday shut down periods. Pipe lagging on its own is not enough to prevent freezing within sustained sub-zero temperatures. In such cases, the heating system and other special frost protection (i.e. trace heating) should be operating at all times.

3.6 Check that overflow pipes or water tanks and cisterns are of adequate size, unobstructed and discharge to a purposeful place not onto the floor.

3.7 Ensure that the location of the stopcock on the mains water supply is known and accessible, and operational

3.8 Consider the installation of water loss detection alarms and shut-off valves.

3.9 Check that floors are provided with adequate drainage, in order that any water damage is localise.

3.10 Protection to main electrical switchgear, which could be exposed to water damage.

Sprinkler installations require special attention, and for further guidance is provided in a separate data sheet ‘Care and Maintenance of Automatic Sprinkler Systems’.

4. EMERGENCY PLANNING

Subject to adequate precautions as outlined being taken the risk of water damage will be reduced but not eliminated. Careful consideration should be given to formulate written contingency plans, which should detail actions required in the event of an emergency.

4.1 Means of early detection of water by either monitoring or manual patrol.

4.2 Planning the best means of drying out and cleaning the premises.

4.3 Considering the feasibility of salvage and repackaging measures.

4.4 Listing in a safe location the telephone numbers of emergency services, i.e. plumber, salvage firms etc.

4.5 Planning to avoid business interruption with the following taken into consideration:

- Giving early warning to customers.
- Arranging different sources of material supply.
- Preparing to carry on the business elsewhere.
- Preparing to move stock and equipment to a safe place.
- Considering the feasibility of salvage and repackaging measures.

ASTONLARK

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AL -RM-WDLC-0718