



What to do if there's a leak in your home



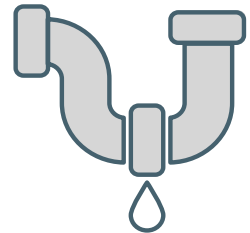
Every home is prone to leaks. There are usually dozens of pipes running through our homes' walls for the plumbing and central heating.

In the case of a leak, our LV= underwriting team recommends taking the following three steps:

1

Shut off your water

First, locate your stopcock and turn off the water. This will prevent water coming into your home and causing more damage.



Clear the system

Run your taps to rid your system of all water.

2

3

Call your insurer

Call your insurer and tell them exactly what's happened and where the leak has come from, e.g. the water tank in the loft, an upstairs bathroom or under the sink.



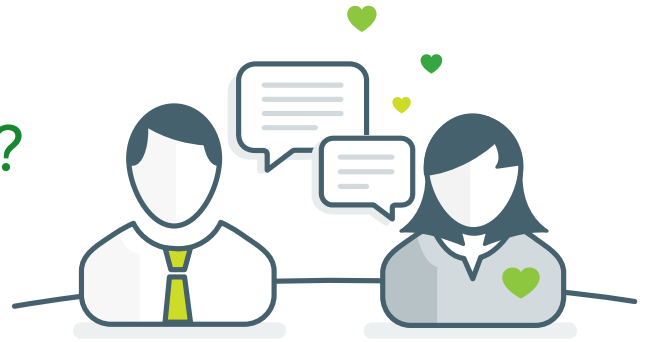
Top tip

If it's safe to do so, try to soak up any water with towels and move any precious items or furniture out of harm's way, you don't want the bulging ceiling to burst over your lovely sofa!



What if the leak is late at night or on a weekend?

Even if it's late at night or the weekend, we're still here to help. Someone will be there to help and give you advice on what to do and how to minimise any damage.



How can you find out if there's a hidden leak in your home?

If there's no obvious sign of a leak, but you suspect there is one, it's still wise to do something about it.

- ✓ Check the water meter in your home.
- ✓ Even if your leak is a slow drip, you shouldn't ignore it; slow drips can lead to much bigger problems such as rotten joists and blown ceilings.
- ✓ Regularly check the radiators and pipes around your house. Pipes should be dry to the touch, if they're not, this could be a sign of a slow leak.

Top tip

Don't forget to check the grouting and sealant around baths, sinks and showers.

Failed sealant can be hard to spot, but in many cases, it can visually look raised from the surface or blackened, which is a sign it's time to replace and reseal the area, before a leak occurs.

What can you do to prevent leaks?

Although it's often difficult to access and assess your plumbing and central heating, regular services can help you avoid leaks in the future.

Top tip

Have your boiler, heating and hot water system regularly maintained with annual services by a qualified heating engineer. A well-maintained system is the best way to keep on top of issues.

- ✓ Make sure your home is kept in good condition – nothing lasts forever so maintenance is key.
- ✓ If there is cold weather on the way, you can prevent your pipes freezing and bursting by keeping your home's heating on low even when you're out.
- ✓ Insulate your pipes to prevent them freezing and bursting.
- ✓ Invest in tech. For example, installing a water leak detector will give you an early warning of any leak.