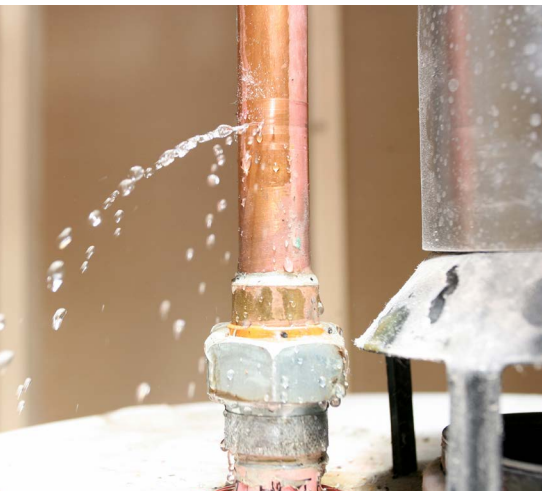


Water damage



If a property becomes damaged by water it can make it uninhabitable as there may be the risk of structural damage, there can be various health and safety hazards, such as slippery floors and potentially dangerous bacteria present in the water, and, where moisture has been absorbed (causing damp), hazardous mould.

There are three main causes of water damage: leaks, storms and flooding.

Leaks can occur for many reasons, but a common one is pipes or tanks freezing during the cold months. When a storm strikes, it can bring winds that weaken structural defences, with rain that then penetrates those defences. Particularly near to rivers and the sea, flooding can cause devastating damage that means a property can't be used for a significant amount of time while it's dried out and repaired.

Key actions to prevent water damage

- When finding or building new premises, there are things you can do that will help limit potential water damage incidents, including:
 - Look into the location and find out if the area, or any neighbouring area, is liable to flooding.
 - Consider how the unique qualities of the property might put it at risk from weather or flooding. For instance, think about how exposed it is and ask yourself what risks this might pose and, if anything, what can be done about it.
 - Have the potential for water damage in mind during conversations and planning where construction materials are a factor for consideration.
 - Review the style, condition and effectiveness of the roof and associated drainage, as well as drainage in any yards.
 - Check the age, type and adequacy of plumbing and associated insulation.
- Where tenants are responsible for a building's maintenance, try to get them to keep it in good repair and not putting off repairs until near the end of their lease period.
- If you have responsibility for the maintenance and repair of part or all of a building, and/or its equipment/installations, make sure there is a comprehensive planned preventative maintenance system.

- In addition to maintenance arrangements, get regular building inspections carried out by people with the right knowledge and experience for the building and its activities.
- Avoid leaving goods, materials and equipment that would be vulnerable during a water damage incident on the floor, in basements or low lying areas. Place them on pallets as a minimum measure, if not on shelves or raised platforms.
- If there is an accident, event or incident, either involving water damage or other damage that could make the property more vulnerable to water, keep detailed records of the repairs, service checks and maintenance completed. This is particularly important where you have statutory obligations.
- Have roofs, gutters and drains inspected, checked for defects and cleaned at least annually. Where there are trees close by, it may be necessary to check the gutters more often.
 - Before work commences ensure that you are aware, and comply with, the requirements of the Work at Height Regulations (WAHR). Ensure that all necessary safety precautions for working at height are in place before the inspection and cleaning commences, even if the person(s) carrying it out aren't directly employed by you.
- Review the vulnerability of your plumbing systems to freezing, particularly in unheated or open areas and, where appropriate, provide suitable lagging and/or trace heating. Advice is available from the Water Regulations Advisory Scheme (WRAS).
- Have water equipment drained down (except sprinkler systems for fire protection), if a property is to be left vacant for an extended period of time.
- Check that keyholders know where the main stop cock to the incoming water supply is, it's easily accessible and the valve gets exercised regularly to ensure it can be turned off easily in the event of an emergency.
- Consider installing leak detection devices that also shut off the water supply and raise an alarm in the event of a leak.
- Sign up to the Environment Agency warning alerts if you are located in a flood risk area.
- Review your business continuity plans to take potential water damage incidents into account and consider any necessary actions.
- Where water damage is a risk within a basement area resulting from flood water, burst pipes or rising ground water, etc a sump pump installed in the basement floor should be considered. It will need to be serviced and maintained according to the manufacturer's instructions.