



Water Leak Control & Management Policy



Water Leak Control & Management Policy Document

Introduction

Water leaks have for a number of years now been a serious problem at City Quay and the biggest reason for claims on our buildings insurance. As a result this has caused a significant increase in the renewal premium and consequently the excess for residents has also increased to £2500. Many of the problems relate to the soil pipes from the toilets which have moved and caused a leak and when left unattended have the potential to rot the floor timbers thereby increasing the cost of the claim significantly or restricting cover altogether. Other claims result from leaks in the boilers and also behind the shower as well as from the plughole of the bath. If the leak occurs in an apartment above ground floor level and is not dealt with immediately then the consequences for those below can be devastating. In some apartments that are rented gaining access can be rather difficult further increasing the damage caused and the cost of repairs.

Purpose

Whilst we can't prevent all leaks there are some measures residents and the managing agent can take to reduce the risk, prevent less claims and therefore reduce future insurance costs. The aim of this policy is to make clear to all parties what each can do to lessen the possibility of such leaks in the future and thereby reducing the claims on our buildings insurance which in turn will mean leaseholders getting value for money from the service charge contributions.

Duties and Responsibilities: Residents

- Leaseholders should give details of who can be contacted in the event of an emergency to the Managing Agent or the contact number of a local key holder who can assist in gaining access to the property.
- Residents should ensure that they turn off the stop tap and water supply serving their apartment if it is going to be empty for more than a few days.
- Leaseholders should ensure water and heating systems are inspected at regular intervals, normally once a year.
- Residents should regularly check their property for leaks, checking pipes under sinks, in cupboards etc and investigate any damp patches and smells (a guide and check-list is appended to this policy document).
- Leaseholders should ensure that all plumbing work is carried out by an approved plumber and that the work carries with it a guarantee.
- Residents and leaseholders should regularly check the overflow pipe from the boiler which is outside the building and if this is dripping water then it needs urgent attention. Any discolouring to the brickwork and damage to other people's property is the responsibility of the leaseholder whose pipe is overflowing and the Management Company could charge the owner for works done to repair the damage if the problem isn't resolved satisfactorily.

Duties and Responsibilities: Managing Agent

- The Managing Agent will maintain an up-to-date list of all leaseholder emergency contact details, including details of any key holder or Lettings Agent responsible for the apartment and make this information available upon request to the Management Company or its contractors.
- The Site Manager will regularly check communal areas for potential leaks.
- When a leak is reported to the Site Manager or directly to the Managing Agent the Site Manager will turn off the water supply to the flat(s) thought to have the leak as soon as possible and attempt to inform the owner.
- The Managing Agent or their contractor (usually the Site Manager) will access flats in an emergency to manage and investigate leaks as permitted under the lease.
- The Managing Agent will provide leaseholders and residents with contact details for an Emergency Plumber.
- The Managing Agent and the Management Company (City Quay Management (2001) Company Ltd) will issue the water leak policy to all residents and leaseholders and see that it is published on the website and revised on a regular basis.
(<http://www.engageliverpool.com/neighbourhoods/waterfront/city-quay>)

APPENDIX 1: A Guide to Checking your Property

idea of how to maintain their apartment for their own and their neighbour's benefit. It contains general information and examples on some of the checks to make when performing monthly water checks. City Quay Management (2001) Company Ltd takes no responsibility for any damage or injury sustained to persons or property by following or not following any of the points laid out below. This list is not exhaustive and only serves as an example of the things to check, both internal and external to the resident's flat within the estate known as City Quay.

To check: visually inspect the area for any signs of drips, dampness or condensation. Then run your hand or a piece of tissue paper across the area you are inspecting. Most large scale leaks are the result of slow leaks which although minor to begin with can cause thousands of pounds worth of damage to a number of flats if left untreated. Insurers will only pay out for sudden and unforeseen events and therefore please take seriously any potential leaks which you discover.

Some of the equipment you will need but is not limited to:

- Torch
- Screwdriver – Flat head and Phillips (cross)
- Tissue paper or similar

Water flows with gravity and so some leaks can be caused by water leaking from a joint then running down pipes to drip and cause damage away from the source of the leak. Please be aware of this when looking for symptoms of a water leak. Things to look for are (but not limited to):

- Stains on floor, wall, carpet etc.
- Damp smells
- Dark patches on grouting when compared to other areas
- Warped flooring, skirting board or wooden access panels

The first thing to do when discovering a leak is to turn off your water supply at the mains tap. Then once the leak has been stopped contact a reputable tradesperson to repair the source of the leak and the damage.

The following is a non-exhaustive list of the things to check inside and outside an apartment:

Inside

Taps – Check around tap joints for any leaks. You may not notice a leak when using the sink so it is always best to check when you have not used the tap for a number of hours.

Sinks / Plug holes – Check under sinks especially around plug holes both visually and by touch for any leaks. Check around sink seal with the worktop visually and by touch for any leaks.

Bath and shower – Check beneath bath and or shower by removing the access panel. Look for any water stains, dark patches on wood/flooring, check sealant is not in need of being replaced, check for a dripping shower and check for dripping plug holes.

Beneath toilet cistern – Check for any stains on floor with a torch, run hand under cistern and pipes especially around joints to feel for any dampness.

Damp patches – Investigate any damp patches or running paint.

Warped skirting boards and flooring – Not always a sign of a leak but wood expands when wet and warping could be a sign of a leak

Cracked floor tiles and lumps under carpet – Again not always a sign of a leak but as most floor tiles and carpet are laid on wooden flooring, warping of the floor could be a sign of a leak.

Doors and cupboards difficult to close or open – The cupboards or doors could have been incorrectly fitted; however warping of the wooden frame could also be caused by a leak.

Dripping noises – Always investigate dripping noises as they could be a leak within your apartment.

Radiators – Check all joints on the radiator and look for any signs of leakage around or near the radiators.

Boiler – Check under the boiler for any leaks or stains. Leave a piece of tissue paper under boiler to give you an idea if a small leak has occurred.

Washing machines – You should be aware that use of fast spin on your machine can cause pipes to become dislodged, causing leaks to build up over time .

For residents in the penthouse apartments - there have been a large number of water leakage claims relating to the tiled balconies. Please check that all gutters are free from obstruction and that lead casing is sitting correctly so as to stop rain water from flowing into the wall space.

Outside

Downpipe from boiler – Check that the boiler is not discharging from the down pipe, if there is a leak and the brickwork is being stained the leaseholder is responsible for the repair of the boiler and the damage to the wall.

Gutters – Check visually that any gutters are not leaking and or overflowing. Check to see if any moss or stains appear near joints of gutters. Report any leaking gutters to Wren.

Sealant – Check visually any external sealant on joints, if sealant is cracked and falling apart contact Wren.

APPENDIX 2: Claiming on the Insurance

Once the leak has been stopped or at least identified the next step is to contact Wren on 0161 835 9990 during office hours. They will give you a claim form for the insurance company. The insurance company will request that you provide a quotation for any repair work necessary as a result of accidental damage. The insurers will either allow you to use your own firm or appoint their own in which case they will require the excess paying before work can commence. This is currently £2500. Under the lease the claimant pays the excess, however in the case of the source of the leak being from another property by law the claimant should be able to recover their loss (the excess) from the flat responsible for the claim. More information about this process can be found at the following websites:

<http://www.hmcourts-service.gov.uk/infoabout/claims/index.htm>

http://www.hmcourts-service.gov.uk/courtfinder/forms/ex301_web_0510.pdf

There are procedures and time limits in place with regards to recovering the loss. If you delay then you may need to seek legal advice. Essentially the courts prefer if both parties come to an agreement without the intervention of the courts. If you make a claim through the small claims court without making any effort to reach an agreement first, you may find that the judge will hold this against you when considering payment of costs in the case. You may not get your costs back, or the court may order you to pay the other party's costs, even if you win the case. Other ways you might try to reach an agreement include processes like negotiation, mediation and arbitration. They are often more informal than the court process.

References

Emergency Plumber: Senate Ltd (Peter Rigby)

13 Love Lane, Liverpool, L3 7DD | 0151 236 0185 / 07973 282134

Environmental Health: Duty Manager Vacant Properties

0151 225 4940

Locksmith: Thomas & Nelson, (Ian Thomas)

50-52 Dale Street, Liverpool, L2 5ST | 0151 222 3411 / 07973 282 134

Site Manager: David Mault 07768 381183

david@wrenproperties.co.uk

Wren Properties Ltd: 0161 835 9990

<http://www.wrenproperties.co.uk/>

Out-of-Hours Service: Adiuvo 0151 556 4928

<http://www.adiuvo.org.uk/>

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City Quay

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Tel no: 0161 835 9990

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Site Manager

Email: david@wrenproperties.co.uk

Tel no: 07768 381183

Freeholder

Abacus Land (OXIP) 2 Ltd

Devonshire House

1 Devonshire Street

London

W1W 5DR

Web: <http://companycheck.co.uk/company/02452516>

2452516

Parking Ticketing Ltd

Web: <http://www.parkingticketing.co.uk/>

Tel no: 0845 689 4545

City Quay Website

<http://www.engageliverpool.com/neighbourhoods/waterfront/city-quay>

Police

Tel no: 0151 709 6010 or 101 or 999