THE IMPORTANCE OF HOME CONTENTS INSURANCE

BURST PIPES & WINTER WEATHER

What is an escape of water claim?

'Escape of water' is how insurers describe an incident where water has leaked from the mains supply, which includes water escaping from a washing machine, dishwasher, or central heating system.

Escape of water is a common home insurance claim. Unfortunately, even the smallest leak can cause significant damage to your home.

Here are some tips to help protect your property and prevent further damage when you suffer a leak:

- Turn off the main water supply to stop the flow of water.
- Turn off the power and avoid using electrical appliances. Get in touch with an electrician first if there is any safety risk.
- Contact us and report the leak as soon as possible.
- Place buckets or towels to catch dripping water and prevent further spread.
- Take photos or videos of the leak and any damage to support any insurance claim.

Is escape of water the same as flooding?

Escape of water and flooding have different causes, which is why insurance companies distinguish between them.

Floods are caused by an external water source, for instance a river bursting its banks or heavy rainfall may lead to flooding. This can be destructive and can cause widespread damage to homes.

Unfortunately, in the UK and the cold winters, tenants and residents could suffer escape and water and flooding, and that is why it's worth considering home contents insurance.

Solihull Community Housing's Home Contents Insurance Scheme offers cover for damage to your home contents and belongings in the events of an escape of water or flood, and other perils.

Limits and exclusions apply a full policy wording is available on request.

To find out more about the home contents insurance scheme, where you can pay premiums alongside your rent. Contact us on:

- 0121 717 1515
- Visit: https://www.solihullcommunityhousing.org.uk/home-contents-insurance/
- Or request an application pack from your local housing office.

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