



Making Claims Clear Escape of Water

Escape of Water refers to damage caused by water leaking within your buildings, such as from a burst pipe. It does not include water from external sources, like floodwater from a river or rainwater from a leaking roof.

What's covered?

Damage to your buildings and contents caused by a sudden, unforeseen flow of water from an internal source, such as a burst pipe, boiler or faulty appliance.

What's not covered?

- Foreseeable water damage caused by a slow, gradual deterioration or wear and tear
- Damage to the pipes or plumbing, unless your policy wording includes this specifically
- Any claims for parts of the building that were not water damaged
- Your excess – your policy may have a specific excess for escape of water, so please check this before you claim

What steps should you take if there is an escape of water?

When water escapes suddenly, the resulting damage can be severe. It is crucial to inform us as soon as possible and provide as much information as you can.

This will allow us to:

- Assist you in preventing any secondary damage caused by prolonged water exposure
- Expedite your claim process so you can recover quickly settlement of the claim.



What information do we need from you?

When contacting us, please try to provide as many of the following details as possible:

- When did you first discover the damage?
- How long has the leak been occurring?
- What caused the leak and where did the water come from?
- Has the leak been addressed or fixed? If not, please explain why.
- What is the extent of the damage? For example, how many rooms are affected, is there standing water, is it a leak from a water tank or small pipe, and is the water clean or dirty (e.g., sewage backup)?
- Do you have an estimate for the water damage repairs?
- Carpets over £1,500
- Glazing damage

What can you expect from us?

Depending on the answers to the previous questions, we may:

- Agree to the cost of repairs without an estimate if the repairs are small and straightforward
- Ask you to get an estimate if you don't already have one
- Ask one of our surveyors or loss adjusters to guide you through the claim process
- Pay for alternative accommodation or loss of rent, if this is included in your policy
- Install equipment to help dry out the property before the repairs. You can hire dehumidifiers yourself, but our suppliers may have more suitable equipment that can speed up the drying process



Get in touch

If you have any questions about this document, please get in touch with your usual AXA contact or your insurance broker.

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