

When water causes disruption: protecting your care home from the unexpected

Care homes face a lot of different risks, so escape of water probably isn't the first thing that comes to mind – but it's one of the costliest. Every day, insurers pay out close to £2 million for damage caused by water escaping.¹

It's also one of the most common types of property claim...and one of the most expensive. In fact, recent data shows that the average escape of water claim is over £11,000,² which adds up quite quickly when you consider the size and complexity of care settings.

But there are more costs than just the initial repair bill, particularly when you factor in disruption. In fact, when a building can't be used as normal, it can lose anywhere from £2,000 to £50,000 per hour during 'water-related downtime.'

There are also practical considerations. For instance, you might need to close off certain areas of the home, while residents' routines might be interrupted, and residents may even need to be moved while repairs are carried out. When contractors or tradespeople are on site fixing the water damage, that can also affect the calm and familiar environment your residents are used to.

The good news is that there are simple and practical steps you can take to reduce this risk. A little prevention can go a long way.

- **Stay on top of routine checks and maintenance**, to make sure you're noticing any issues with pipework or fittings while they're small
- **Keep pipes well insulated, especially in colder areas of the building** to help prevent freezing during the winter months
- **Make sure the home stays comfortably warm throughout the colder periods**, to protect your residents and the property
- **Use water leak detection systems if possible**, so if something does go wrong, you'll be alerted quickly and can act fast to keep everyone safe

Making a claim

If you ever do need to make a claim, you can be reassured that we'll be here to guide you through it. Remember that the more information you can share with us, the better, as it makes it easier for us to help you take the right next steps.

We might ask you for evidence like photographs so we can get a better understanding of the scale of the issue, as well as things like receipts or proof of ownership if items have been damaged.

Depending on the situation and type of claim, we may bring in trusted providers to help us out. People like:

- Loss adjusters
- Alternative accommodation or trading space providers

¹ [Burst pipes and water leaks | ABI](#)

² [Aviva Risk Management Solutions: Escape of Water - Aviva Risk Management Solutions](#)

- Cleaning and restoration experts
- Surveyors or engineers
- Replacement suppliers
- Contractors

Throughout it all, our dedicated claims team will keep things moving and make sure any valid payments are made. No matter how big or small your claim, you'll be looked after by the same claims handler, who will take care of everything from start to finish.

Let's talk

Sometimes, no matter how carefully we prepare, things go wrong. That's where insurance can really have your back. Reach out to James Anscombe on 07967850015 or email james.anscombe@everywhen.co.uk.

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