



Claims signposting

# Escape of water

**Making claims clear**





# Making claims clear.



At AXA, we want to make dealing with us simple and trouble free, so you can get back on your feet as soon as possible after a loss.

We know the last thing you need when you make a claim is to find any surprises in your policy conditions or get tied up in legal language.

We've put this guide together to help you understand what is and isn't covered by your insurance, how you can help us handle your claim quickly, and what you can expect from us.



# Escape of water

Escape of water is damage caused by water escaping in your buildings, for example from a burst pipe. It doesn't include water from outdoors, such as 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 do you need to do if an escape of water happens?



When water escapes suddenly, the damage can be devastating. It's vital that you let us know as soon as possible and give us as much information as you can, so we can:

- Help you prevent any secondary damage from prolonged water exposure
- Speed up your claim so you can recover quickly.



# What information do we need from you?

Please have answers to as many of these questions as possible when you call us:

- When did you discover the damage?
- How long has it been leaking?
- What caused it and where did it come from?
- Has the leak been stopped or fixed? If not, tell us why this isn't possible.
- How much damage has been caused? How bad is it – for example, how many rooms are affected, is there any standing water, is it a leak from a water tank or small pipe, is it clean or dirty water (sewage backed up through toilet)?
- Do you have an estimate for the water damage repairs? If so, please let us know.
- If you run a business from the property, will the damage mean that you won't be able to trade?
- If the property is residential, can the occupiers still live there, or have they had to move elsewhere?
- If it's a block of flats, how many properties are affected? Is there someone who has authority to discuss claims on behalf of all the occupants?
- Was any work done in the area around the leak in the days or weeks before it happened? If a neighbour or contractor caused the leak, we might be able to recover costs from them, which will make life easier for you.



## What can you expect from us?

Depending on the answers to the above questions we may:



- Ask you to get an estimate if you don't already have one
- Agree to the cost of repairs without an estimate if the repairs are small and simple
- 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.



# What next?

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





## Claims signposting: Escape of water

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