

PIPES

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1. Burst Pipes & Resultant Damage

The insurer should pay for the locating and the repair of the pipe as well as the damage caused to get to the pipe. For example, re-tiling, re-plastering, and painting etc.

All resultant damage caused from the actual water, should be covered by the insurer provided it is reported in a reasonable time frame after the issue arose. A reasonable time period would be 30 days.

Definition of a Burst Pipe:



burst (bûrst)

v. **burst, burst-ing, bursts**

v.intr.

1.

a. To come open or fly apart suddenly or violently, especially from internal pressure.

b. To explode.

2. To be or seem to be full to the point of breaking open: The sacks were bursting with grain.

3. To emerge, come forth, or arrive suddenly: burst out of the door.

v.tr.

1. To cause to burst: burst the balloon.

2. To exert strong pressure in order to force (something) open.

3. To separate (a continuous form or printout) into individual sheets.

In short, a burst pipe is a sudden and unforeseen event which can occur from a sudden change in water pressure, or the pipe being struck by an object.

2. A Slow Leak from a Deteriorated Pipe Causing Damp Over a Period of Time

This is not an insurance claim as no sudden event has taken place, but damage has occurred due to deterioration, corrosion (rust) and wear and tear.

Any resultant water damage that occurs from the above-mentioned is also considered as gradual deterioration which is exclusion on the insurance policy.

Definitions:

- Deterioration

de-te-ri-o-rate (dĭ-tîr'ē-ə-rā't)

v. *de-te-ri-o-rat-ed, de-te-ri-o-rat-ing, de-te-ri-o-rates*

v.tr.

To diminish or impair in quality, character, or value: Time and neglect had deteriorated the property.

v.intr.

1. To grow worse; degenerate: The weather deteriorated overnight. His health had deteriorated while he was in prison.

2. To weaken or disintegrate; decay: The nation's highways are deteriorating at a rapid pace.

- Corrosion



cor-ro-sion (kə-rɒʒən)

n.

1.

a. The act or process of corroding.

b. The condition produced by corroding.

2. A substance, such as rust, formed by corroding.

- Wear and Tear



wear and tear (tâ)

n.

Loss, damage, or depreciation resulting from ordinary use and exposure.

- Gradual Deterioration

grad-u-al (grædʒ-əl)

adj.

Advancing or progressing by regular or continuous degrees: gradual erosion; a gradual slope.

3. Deteriorated Pipe, but Sudden “Collapse” of Pipe – Sudden Appearance of Water (e.g., Running, Pooling of Water, Flow of Water)

Specific Insurers will only pay for the consequential water damage e.g., the ceiling in the flat below that was suddenly damaged, this is dependent on who the complex is insured with.

The location of the leak, the repair, and the putting back of tiles etc – for the owner’s account or if common property, the body corporates account.

Definitions:

- pool¹ (pōōl)
 - n.
 - 1. A small body of still water.
 - 2. An accumulation of standing liquid; a puddle: a pool of blood.
 - 3. A deep or still place in a stream.
 - 4. A swimming pool.
 - 5. An underground accumulation of petroleum or gas in porous sedimentary rock.
- intr.v. **pooled, pool·ing, pools**
 - 1. To form pools or a pool: The receding tide pooled in hollows along the shore.
 - 2. To accumulate in a body part: preventing blood from pooling in the limbs.
- water flow
 - n.
 - : a flow or flowing of water; also: the amount of water flowing (as past a valve) per unit of time

Common Water Damage Seen as Maintenance Issues

NOT as Insurance Matters:

- Bath traps leaking / dripping
- Shower waterproofing that has pulled away (separated), deteriorated and aged or worn out.
- Plant or Tree Roots growing into waste pipes/drains or any piping, causing damage over time.
- Sealing (silicone beads) needing replacement or refurbishing.
- Rising damp.
- Roof Repairs that are required due to worn or deteriorated waterproofing or pulling away of the construction or any type of damage linked to defective workmanship or poor construction.