

# Tips to Help Prevent Water Damage in Your Home

Water damage resulting from a burst pipe or leaking appliance continues to be the number one cause of property claims for Chubb Masterpiece in Australia. Without preventative measures this trend is likely to continue as high value homes are fitted with multiple plumbed appliances such as fridges, dishwashers, water filters, sinks and toilets. Most of these appliances are connected to the water main via a flexible water hose, better known as a flexi-hose, which are prone to failure if sub-standard flexi-hoses are used or they are incorrectly installed.

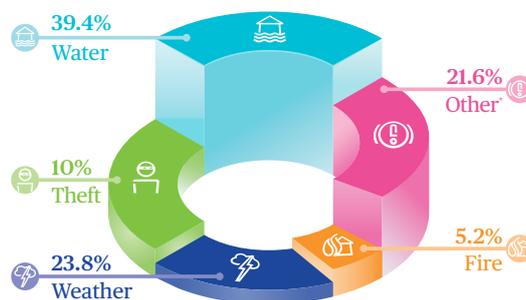


## Flexible Water Hose

A burst flexi-hose can deliver up to 600 litres of water per hour into your home resulting in significant damage, particularly if the home is unattended or your family is away on holiday. The subsequent insurance claim can be extremely traumatic due to the extent of damage and the lengthy and disruptive repairs, often requiring your family to move out for the duration of the repairs.

While Chubb is dedicated to providing exceptional claims service, we also want to help you prevent these types of events from happening in the first place. Don't wait until you experience water damage before you take preventative action, be proactive to protect your most valuable asset, your home.

## Water damage claims compared to other domestic property claims



Based on Chubb data for attritional claims averages from 2015-2019  
 \*This includes a variety of claims for accidental damage or miscellaneous events.



## How can you help prevent water damage to your home?

Chubb recommends three simple steps to minimise the risk of internal water damage, which can be acted on individually or combined to further minimise the risk.

1. Know the location of your water meter and turn off the water at the mains whenever the house is unoccupied for an extended period. Alternatively, turn off any isolation taps to individual appliances.
2. Check your flexi-hoses regularly, looking for signs of corrosion to the outer metal braiding, bulging of the hose, loose connections or minor leaks. A flexi-hose showing signs of wear and tear should be replaced immediately, and every 5-10 years regardless of its condition. Replacement flexi-hoses must be of a high quality and installed by a registered plumber.
3. Install an automatic shut-off device to the water mains. This will limit the amount of water that escapes into your home in the event of a burst pipe or flexi-hose, significantly reducing the resultant damage.





## Need an Aquatrip water shut-off device installed in your home?

Aquatrip makes a range of water leak detection systems that constantly monitor the flow of water in your home and operate on time based parameters, shutting off the water at the mains once water flow exceeds a pre-set time. The system is fully programmable to suit water usage and occupancy patterns and has home and away modes to maximise protection when the house is unattended. Visit Aquatrip's website for more information on their range of water leak detection systems. [www.aquatrip.com.au](http://www.aquatrip.com.au)

Simply contact **Aquatrip** on (07) 3299 6464 and they can arrange for their national installer partner O'Brien plumbing to carry out the installation. Aquatrip is offering Chubb clients who purchase a water leak detection system direct from Aquatrip a 10% discount off the recommended retail price of the device only, simply quote **Chubb10** when contacting Aquatrip. Please note that the discount does not apply to installation costs.



If you install an Aquatrip water leak detection system, speak with your broker about how this may favourably impact your annual insurance premium.



## About Chubb Masterpiece

Chubb's Masterpiece policy provides coverage for successful families and individuals with significant assets to insure, who appreciate superior levels of cover and service. Masterpiece provides cover for homes, contents, fine art, jewellery, personal liability and some additional life-style benefits and trauma covers including cyber covers.

Additionally, Chubb can arrange for a Masterpiece risk consultant to visit your home to determine the amount of coverage you need, share advice on water damage and fire prevention, as well as suggestions for protecting your valuables from damage and theft.

More information can be found at [www.chubb.com/au-masterpiece](http://www.chubb.com/au-masterpiece)

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