

Premises Risk: Water Damage

As the effects of climate change become more noticeable, premises will increasingly be affected by severe weather events. Although we cannot change the weather, there are steps you can take that may reduce the risk of your property being affected. Whether the responsibility for the maintenance of a building rests with the tenant or the owner, it is in your interest, as the property investor, to ensure that the property is suitably maintained. Poorly maintained properties will deteriorate and become unattractive to tenants. The risk of weather and water damage may also be increased.

Storm

Buildings should be inspected regularly to ensure they remain in a good condition. Particular attention should be paid to roofs and chimneys.

Downpipes and gutters should be inspected regularly and cleared of debris. The overflowing of valley gutters in particular can result in significant damage to buildings and contents.

The condition of any large trees close to the premises should be monitored to reduce the risk of damage caused by falling trees or branches.

Water Pipes

All water pipes, tanks and equipment should be inspected on a regular basis to check for signs of corrosion, with remedial action being taken as necessary.

The location of the stopcock on the mains water supply should be known to maintenance staff, managers, supervisors and tenants, as appropriate, to ensure that the supply can be quickly isolated in the event of a leak.

Pipes and tanks installed in exposed areas, or areas with inadequate heating, should be adequately lagged and electrically trace heated, to prevent freezing. Particular attention should be paid to pipework that forms part of a sprinkler system.

Flood

The likelihood of flood damage is directly related to the location of the premises. Areas of particular concern are low-lying coastal regions and the floodplains of rivers.

Ask the Environment Agency for localised information on river floodplains and underground watercourses.

Ask your local authority planning department for information relating to flood protection schemes.

Generally ensure that there is an adequate planned preventative maintenance programme in place for your buildings. If they are allowed to deteriorate, the risk of them being damaged will increase.

Note: Assistance provided by Zurich Insurance and Allianz Cornhill.