



Protecting your home against water seepage

Do you know water leakage is one of the most common types of home damage in Hong Kong? In our experience, 2 out of 3 household-related claims are due to water damage, representing 67% of home insurance claims. The amount of home insurance claims involving water damage can range from a few thousands to several hundred thousands of Hong Kong dollars.

Recent events:

In April 2021, the Court held the defendant liable for loss and damage caused by escape of water from her property into a neighbouring property

Source: Conventus Law/DEACONS, April 2021

Do you know?

According to 'Public Health and Municipal Services Ordinance', the person who is associated with the source of seepage will be issued a 'Nuisance Notice / Order' requiring the abatement of nuisance within a specific period of time. Failure to comply with the order will result in prosecution. The liability and legal costs can be costly. Thus, it's essential to resolve water seepage problems at the earliest opportunity.

Source: Buildings Department of the Government of HKSAR

Top 4 common causes of water seepage:

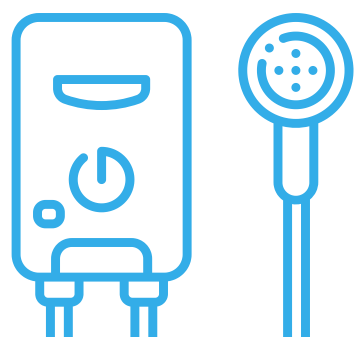
- Weather conditions such as humidity, typhoons, heavy rain/thunderstorm etc. where rainwater enters through gaps around window seals or balcony
- Leakage in the drainage or water supply pipes of your own or neighbouring flat
- Defective or deteriorated building fabric or installations and lack of proper maintenance
- Defective or deteriorated waterproofing of floor slabs or bath-tub sealants

4 most common areas at home to look for water leaks



Bathroom

Most water leaks are found in the bathroom, as all water supply lines eventually lead there. A leaking shower alone can waste more than 500 gallons of water annually. Most obvious signs of leakage are dripping faucets or shower heads, seepage under the sink or toilet valve connections, puddles and damp patches.



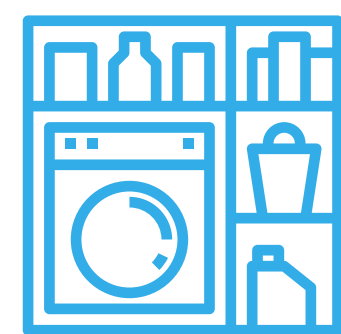
Water heater

If you use a water heater on a daily basis and/or your water supply has a high mineral content that tends to damage pipes, it's highly recommended to keep a Water + Climate Sensor by your heater to catch leakage as soon as it occurs. If it does, this could be a sign that it's time to start looking for a replacement.



Kitchen

A leaking kitchen sink isn't normal, and could mean there's more severe damage underneath the surface. For starters, you can inspect underneath the pump or connections which can rot the floor. You may also inspect the icemaker area on the rear of the refrigerator and nearby walls if there is any condensation.



Laundry area

Does your washer use rubber hot and cold water supply hoses? These can unexpectedly rupture and flood your home if not monitored properly. Consider replacing them with braided stainless steel lines to prevent leakage, and use a Water + Climate Sensor as added measure. To check the hoses, you may have to take out the washer so you can thoroughly inspect the connections and make sure that water isn't leaking out.

Tips to prevent and minimise losses from water damage

1. Do not leave a running water tap unattended. You may consider switching off the main water supply if you are leaving home for a long vacation
2. Repair any malfunction/leaking taps
3. Take appropriate precautionary measures during adverse weather conditions (typhoons, heavy rain/thunderstorm etc.), close the window, place dry towels/buckets near the window or apply window sealant
4. Check for cracked tiles, damaged or missing bath and shower sealant
5. If any visible signs of water leakage, like damp patches or marks on ceilings, do consult a professional at your earliest convenience
6. Place/install water leak detection device near areas exposed to risk of water leakage such as dishwasher, washing machine, fridge or Feng Shui water fountain etc.

What to do when there is a water leak?

- Turn off the main water supply or running taps
- Turn off the main electrical supply if water has reached an electrical socket
- Remove any unplugged electronic devices near the wet area and/or do not go near the wet area holding any electronic goods plugged in
- Remove/move furniture or personal belongings to unaffected areas
- Use towels and sponges to remove any excess water to lower the chances of mould development and minimise the risks of any potential accidents caused by wet and slippery floor
- If the weather condition allows, open the windows in the affected area to expedite the moisture evaporation process
- Consult a professional/plumber or inform your agent/broker/insurance company as soon as possible

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