

# **GIRI QUALITY ALERT**

## **ESCAPE OF WATER**

QUALITY ALERT: 004 ISSUE DATE: 17.04.23 RISK LEVEL: HIGH

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### ABOUT GIRI QUALITY ALERTS

GIRI's Quality Alert scheme enables members to share knowledge of quality issues to assist other teams in eliminating error.

Member companies are invited to use the <u>Quality</u> <u>Alert Proforma</u> to submit details of quality issues online.

Submissions are assessed, anonymised, compiled, and shared with other GIRI members to assist knowledge transfer within the organisation and support our zero-error quest.

Issues will be logged by GIRI so that any trends can be identified and used to pinpoint future priorities for research and development.

#### THE PROBLEM:

Insurers are seeing an increase in escape of water losses involving plastic pipework. Plastic push-fit systems, for example, if not properly fitted, can leak and cause significant damage. There has also been a rise in incidents of plastic pipework reacting to other materials used in fit-out such as solvents and mastics, also causing leaks. Even minor errors by the plumber can lead to thousands of pounds worth of damage and huge disruption to homeowners or businesses.

#### WHO IS THIS GUIDANCE FOR:

Installers, designers, procurers.

#### THE RISKS:

- If a push-fit system has not been put together correctly, it could come apart and cause a leak.
- Use of incorrect compound to seal gaps around pipes where they
  pass through walls can lead to leaks as chemicals are absorbed
  into the plastic polymer, causing it to lose its rigidity and swell.
- The cooling process during the manufacture of plastic pipes such as CPVC produces a temperature gradient across the thickness of the pipe, generating stresses that could lead to breakage.
- Pipes used for hot and cold water, or sprinklers in fire systems, can suffer stresses on the inside caused by the pressure of the water.

#### POTENTIAL IMPACT:

Escape of water claims increased to £368 million in Q4 2022, according to the Association of British Insurers, including a 56% rise in total domestic and commercial escape of water claims. If leaks occur during construction, project timelines can be adversely affected. If they occur later, they can cause significant disruption to homes and businesses.

#### **PREVENTATIVE MEASURES:**

- Ensure fittings are clean and undamaged before installation.
- When using a push-fit system, ensure pipes are fully inserted into fittings and locked in place.
- Installers should be properly trained in the use of such systems
- Only use solvents and mastics suitable for plastic pipework.
- Triple-check the system for leaks.

#### Further reading:

https://www.zurich.co.uk/news-and-insight/escape-of-water-perils-ofplastic

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