Stop the Loss: Burst Pipes



Burst pipe claims continue to be amongst the most costly preventable claims which the diocesan insurers, the Catholic National Mutual Ltd. ('CNM'), have to deal with. High claims costs result in increased property insurance premiums. It is important to understand that the dioceses are shareholders of CNM, so it is the dioceses' money that is used to pay claims, money which could otherwise come back to the dioceses and benefit the parishes.

Take these 4 steps now to prevent burst pipe losses:

- **1. Locate your stopcock**, check you can turn it and that it works.
 - 2. Get any dripping taps repaired.
- **3.** Keep your heating on at a minimum of **10°C**.



4. Open loft hatches to allow warm air to circulate in unheated roof spaces (where pipes are often located).

If you go away over the winter, you should still follow the above steps and ask someone to check your parish properties whilst you are away in case of problems.

If you have a burst pipe, minimise the loss by:

- **1. Turning off the water** at the stopcock.
- **2. Calling a plumber** store the number of an emergency plumber in your contacts in case.
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- **3. Draining any water** remaining in the system by turning taps on.



- **4.** If safe to do so, try to:
- collect water in suitable containers
- remove furniture/ contents to a dry area before they are damaged.

In the event of a loss, always inform your Diocese and follow your diocesan property damage procedure.

For out of hours emergency assistance, contact **Sedgwick Loss Adjusters on 0345 604 8580**.

To make an insurance claim, **contact CNM on 01481 732789** during normal working hours or email them at **claims@cnm.gg**