The Portman Estate

Practical Risk Management Guide for Residents & Managing Agents

15 April 2025

A business of Marsh McLennan

Introduction

The cost of insurance is greatly influenced by the claims experience of an Insured. This guide contains many valuable hints and tips to help you reduce the risk of loss or damage in your property.

The advice is based on actual insurance claims and incidents occurring in residential properties up and down the country. Many incidents can be prevented if occupiers are aware of the risks and appropriate preventive action is taken.

Water Damage

Water damage is one of the most common sources of insurance claims to property and contents in residential flats and houses. Indeed save for fire, water damage in residential buildings is responsible for the majority of losses by frequency and value.

- Find out where the stopcock is and keep it easily accessible so you can turn off the water if a leak occurs.
- Regularly service your central heating system (taking out an annual maintenance contract is an easy way to achieve this).
- Arrange for any plumbing work to be undertaken by a registered professional plumber and keep their contact details to hand in case of emergency.
- If you notice leaks around pipes or shower cubicles, inform the building manager as soon as possible.
- Regularly check balcony drains to ensure that they are free from obstruction.

Emergency Evacuation Procedures

- Know what to do in the event of an emergency – consult and be aware of the fire evacuation protocols for your building.
- Know the safest route out of your building.
- As you leave close the doors of each room behind you to help prevent the spread of fire and smoke.

Phone for emergency services after you have left the building.

- If your home is left vacant for holidays or otherwise in the winter:
  - Maintain the heating at a low level (at least 5O).
- Regularly check the following for blockages, leaks or wear:
  - The sealing around showers, sinks and baths;
  - Sink & appliance drainage u-bends and plugs;
  - Joints in pipe work, including central heating.
- Regularly check that overflow pipes have not become detached and that ball valves in water tanks and toilet cisterns are operating properly.
- Ensure that washing machines and dishwashers are correctly plumbed and regularly checked (to ensure that screw connections have not vibrated loose) and they are free of leaks.

Storm & Flood

Ingress of water from outside a property (either from rainwater or a neighbouring property) is a significant source of loss and inconvenience and quick action can prevent the loss escalating.

To minimise the potential for storm damage, flooding and water ingress, there are some basic precautions you can take:

- If you see any damage to your roof (such as missing or slipped tiles, damaged guttering, or if anything falls onto flat roofs such as tree branches, tiles from the main roof etc) inform the building manager.
- If you notice any damage to your ceilings (staining, warping etc), inform the building manager.
- If you notice excessive moisture build-up in on the inside of windows or around door frames or in walls adjacent to windows and doors inform the building manager.
- If you notice that drains, gullies, gratings and drainage channels are blocked or water is draining way slowly, inform the Building Manager.

If your home is vulnerable to flooding, then there are certain actions you can take to protect your property:

- Fit demountable flood barriers to all door and window openings that are vulnerable to water ingress. They should be stored on the premises and be readily accessible for when needed.
- Fit non return valves on your underground drains and sewers, so that water and sewage cannot back up into your home.
- Obtain a supply of polymer filled bags (alternative and more effective than sandbags) for emergency use.
- Establish an Emergency Action Plan to ensure that everyone in the house knows what actions to take on receipt of a Flood Warning from the local authority and to ensure that all flood measures are put in place.

Know what to do in the event of an emergency – consult and be aware of the fire evacuation protocols for your building.

Fire

Fire is devastating for all concerned. Fire in the home remains a major cause of loss of life and serious injury.

- Dispose of rubbish carefully in designated bin store. A pile of rubbish, even when stacked neatly, is an easy target for anyone who wants to start a fire with malicious intent.
- Don't leave disused furniture or contents in corridors or communal areas.
- Don't allow waste, mail or newspapers to accumulate.
- Store household and other waste away from buildings or in the designated storage areas.
- Don't leave hot oil cooking unattended at any time and always switch off the power or gas after use.
- Unless specifically permitted do not use barbecues, heaters or other potential sources of ignition on roof terraces or balconies (and you may be breaking the conditions of your lease if you do so).
- Check appliances regularly with a Portable Appliance Testing regime. In addition regularly check appliances (microwaves, ovens, kettle etc) to ensure they are in good working order and that the cords are in good condition.
- Fixed wire testing should be undertaken five yearly by a qualified electrician other than when a property is let out (when testing should be carried out at the start of each tenancy).
- Check your fuse boxes for exposed wires and signs of wear. If a fuse blows often or a circuit breaker trips frequently, call a qualified electrician to determine the cause and make the repair.
- Do not use multi-socket electrical adaptors, taped joints and draped wiring.
- Never overload electrical equipment.
- Do not use your lighting circuit for any other purpose. Speak to your building manager if you need more sockets installing.
- Always use the correct fuses for your appliances and isolate them from the power supply (turn them off) when not in use.
- Make sure any electrical contractor you bring into your home is competent. They should be NICEIC (Part P specification) or ECA accredited.
- All electrical work should be notified to the managing agent or estate office and you should check that contractor's public and employer's liability insurance policies are in force.

- Test fire and carbon monoxide alarms regularly (preferably weekly). If battery operated make sure batteries are replaced every year, or as prescribed by the alarm instructions.
- Do not store any flammable liquids, gases or other hazardous materials in garages. Do not smoke in garages or car parks.
- Central heating systems should be regularly serviced and maintained. Make sure the annual safety check is carried out.
- Don't store any combustible materials near heaters or boilers, such as plastics, toilet paper etc.
- Do not use using portable heaters, particularly those using gas or paraffin.
- Do not leave electrical equipment such as Tumble Dryers unattended and ensure fluff filters are cleaned regularly.
- Check product recall information on local trading standards or manufacturer websites for equipment which have a known risk of fire.

Security

- Make sure windows and doors are maintained in good condition and closed properly.
- Doors should be locked using good quality locks that deadlock (those that need a key to unlock).
- Kite marked locks showing BS3621 should be used.
- Accessible windows should be secured by key operated window locks.
- Consider joining the local Neighbourhood Watch Scheme. Details will be available from the local Crime Prevention Officer.
- When entering and leaving multi tenanted buildings, ensure security access codes are kept secure. Watch for "tailgaters" seeking to gain unauthorised access to the building.

Electric vehicle risk management guidance

Premises and charging

When arranging a charging point, the premises and physical location needs to be considered.

Some chargers can be easily accessible and as they contain metals such as copper means they're attractive to thieves. They're also easily re-sold second hand online, which has led to the rise of stolen charging cables. To minimise the risk theft, consider the location of charge points and store all charging equipment securely.

It's also important to focus on fire and electrical safety and the associated potential hazards, standards and legislative requirements. Fires involving lithium-ion batteries present new challenges to fire fighters as they can re-ignite after initially being extinguished. So thought needs to be given to the possibility of fire spread to the surrounding premises.

Relevant legislation to be aware of includes:

- the Regulatory Reform (Fire Safety) Order (and / or equivalent legislation in Scotland and Northern Ireland)
- the Dangerous Substances and Explosives Atmospheres Regulations.

Fire safety management needs to be carefully considered through a risk assessment completed by a competent person.

Marsh Ltd
Victoria House
Queens Road
Norwich, NR1 3QQ
www.marsh.com

Insurance Brokers
Chartered