

# Flooding from a burst water main



**Scottish Water**  
Trusted to serve Scotland



## We are very sorry that you have suffered mains water flooding

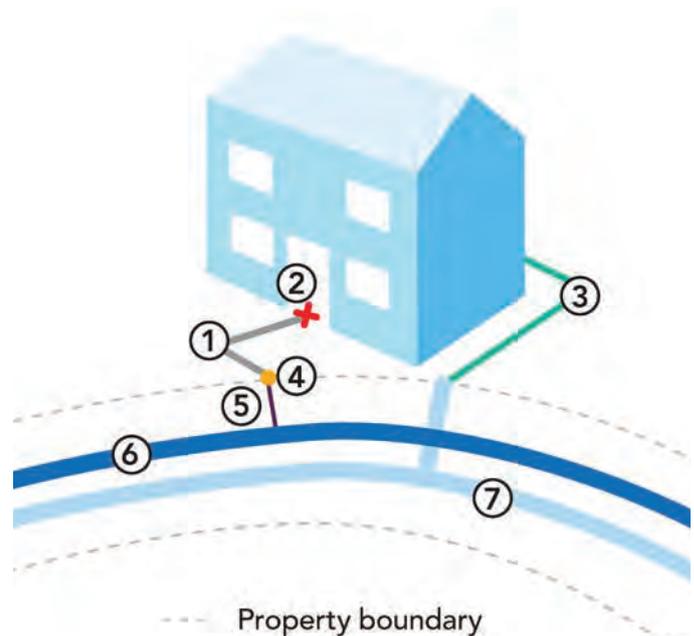
Scottish Water understands the impact and distress flooding can cause and recognise we have a role to play in dealing with flooding, along with other public bodies.

### This factsheet provides you with information on:

- Your responsibility
- Scottish Water's response to burst pipework that may result in mains water flooding
- What compensation you may be entitled to
- What to do if you do not want to claim on your own insurance
- What to do if you do not have household insurance
- What to do if your home is uninhabitable
- How to contact us

## Your responsibility

Water flooding can result from leaking or burst pipework. The water will not always be visible on the surface but you may be able to hear a hissing sound from the pipes inside the property. You are responsible for repairing any leaks on your pipework, as shown in the responsibility diagram below. There are instances where Scottish Water provides assistance to resolve leakage within the boundary of your property. Please ensure you use a registered plumber to complete any necessary repairs, as your flow and pressure can be affected if pipework is incorrectly installed. You can find a registered plumber by visiting [www.watersafe.org.uk](http://www.watersafe.org.uk)



Water and waste pipes		Water and waste pipes
①	— The water supply pipe	Homeowner
②	✘ Stop valve	Homeowner
③	— Private drain	Homeowner
④	● Stopcock/meter	Scottish Water
⑤	— The communication pipe	Scottish Water
⑥	— The water main	Scottish Water
⑦	— Sewer	Scottish Water





## Scottish Water's response to burst pipework that may result in mains water flooding

In the event of a leaking or burst public water main, Scottish Water will isolate and repair the water main as soon as it is possible to do so safely. Scottish Water will assist, along with other public services, to prevent further water from accessing your property and to remove flood water from your premises.

### What compensation you may be entitled to

Scottish Water will always encourage a customer who has incurred loss or damage as a result of mains water flooding to approach their own insurers in the first instance.

- Your own insurance company will not be required to establish liability and in most cases will be able to proceed with your claim immediately. Scottish Water is firstly required to establish liability and our investigations can take several weeks in most cases.
- Most insurance companies will normally replace or settle on a new for old basis. If found to be liable, Scottish Water cannot be seen to place you in a financially better off position and as such will deduct the depreciation of an item from any settlement.
- If your insurance company is confident that Scottish Water is liable, they may choose to counter claim us at a later date.
- Scottish Water is not legally obliged to pay for any loss of earnings, stress or inconvenience under the Water Industry Act (Scotland) 2002 or the Water (Scotland) Act 1980.

If successful, we would expect your insurance excess to be reimbursed and your premiums to remain as they were. However, this is at the discretion of your insurer and we would encourage customers to check their policy.

### What to do if you do not want to claim on your own insurance or you do not have household insurance

We would always recommend a customer has the appropriate insurance for any eventuality.

Scottish Water accepts that in some occasions the policy holder will be reluctant to claim or does not have the relevant cover in place. If requested, a member of our Claims Team will contact you to inform you of any other options available. It is worth noting it can take several weeks to determine if liability applies to any compensation claims.

You can request and complete a PLIC1 form (Public Liability Insurance Claim form), but please be aware that Scottish Water cannot place you in a financially better off position, so we will deduct depreciation of an item of any settlement. Further information about how to make a claim can be found on our website: [www.scottishwater.co.uk](http://www.scottishwater.co.uk)

### What to do if your home is uninhabitable

Scottish Water will, on occasions of severe internal mains water flooding, support a customer in finding temporary accommodation (B&B/Hotel) for the initial night, although in most instances your own insurance company should arrange this. It should be noted there is no legal obligation for Scottish Water to provide this service, but in such cases we would not wish to see a customer and their family stranded.

## We want to make it easy to contact us – here's how:

We always have someone here to take your call, you can write to us or alternatively you can contact us through our website.

Alternative formats of this leaflet can be made available free of charge. For information on Braille, large print, audio and a variety of languages, please contact us.

If you have a disability, medical condition or other reason where you will need additional assistance from Scottish Water then please contact us and we can add your name, address and requirements to our confidential Priority Services Register.

We record all calls for quality and training purposes.



[www.scottishwater.co.uk](http://www.scottishwater.co.uk)



[help@scottishwater.co.uk](mailto:help@scottishwater.co.uk)



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Customer Helpline **0800 0778778**

Please quote this reference code when contacting us: **SWFact 14 10/20**