

# WARNING

**INSURANCE COMPANIES ARE DECLINING WATER DAMAGE CLAIMS CAUSED BY EXCESSIVE WATER PRESSURE. IS YOUR PROPERTY PROTECTED AGAINST EXCESSIVE WATER PRESSURE?**

## Understanding Water Pressure

Water pressure is the strength of the flow of water in your pipes, measured either in kilopascals (kPa) or PSI (pounds per inch). It is this pressure – or force – that determines the kind of water flow you get out of your taps. If the pressure is too low, your taps, toilets and shower aren't going to work properly.

SA Water provide the water supply for houses, and to meet the Australian Standards, the pressure should be no greater than 500kPa. But the water supply itself is considerably higher, usually between 800 and 1,000kPa so that it can be used for fire hydrants, multi-storey buildings, and for high density housing where there is a high volume of homes.

Plumbers connect to the water meter, and then install much smaller diameter pipe work to deliver water to domestic homes. This pressure can often exceed the allowable 500kPa and can further increase during the night because fewer people are using water in the area. This explains why leakages often happen overnight.

## Standards & Requirements

AS/NZS 3500 specifies requirements for the design, installation and commissioning of cold water services from a point of connection to the points of discharge. It applies to new installations as well as alterations, additions and repairs to existing installations.

SA Water require the maximum pressure within buildings to be no greater than 500kPa at any outlet, other than a fire service outlet.

Pressures above this can cause damage to appliances, taps, hot water services and cause water hammer and excessive noise in the system.

## Control of High Water Pressure

It is vital that the water pressure in your home stays within the optimal operating range. If it is too high, Precise Trade Services will install a valve in a suitable location that will control the pressure from this point.

A pressure limiting valve (PLV) will also ensure that the pressure from the street water supply is reduced in keeping with the standards.



## Dangers of High Water Pressure

While all modern homes are designed with balanced plumbing systems, it is essential to be aware of the dangers of water pressure that is too high. Not only can high water pressure lead to burst pipes and water damage, but it can also affect warranties on household appliances.

Insurance companies can decline a water damages claim if the water pressure is higher than allowed.

You can usually identify high water pressure problems from leaks in plumbing pipe work. For instance, you might hear a pipe dripping water at night, or the water in your toilet system may run even when the toilet is not in use. If ignored the situation will gradually get worse and worse.

# WARNING

**SA WATER REQUIRES THE MAXIMUM PRESSURE WITHIN BUILDINGS TO BE NO GREATER THAN 500kPa AT ANY OUTLET. PRESSURE ABOVE THIS CAN CAUSE DAMAGE, NOISY PIPES AND MAY VOID PROPERTY INSURANCE.**

## Insurance Problems

Flexible braided hoses accounted for more than one in five water damage claims lodged by Australian households in 2016 according to general insurer IAG.

Commonly known as a flexi hose, these versatile rubber pipes armoured in braided layers of stainless steel, are popular in modern home fitouts because they can be bent into shape. They started to be installed about 15 years ago, and their use is now extremely widespread.

Research from IAG, drawing on 15,000 "escape of water" claims over 12 months, suggests that they can become a "ticking time bomb" under the sink.

The pipes, manufactured by a wide range of companies, appear to have a limited life span. A decade after a house is built, the risk that a pipe will burst, flooding a home, increases significantly, according to IAG. Most claims came from the owners of properties that were built between 11 and 30 years ago.

"Our research shows that flexible hoses only last around 10 years and as they're typically out of sight and out of mind, it's not something you're probably thinking about replacing," said Cheryl Chantry, Executive General Manager for IAG.

"We are now finding a rise in damaged bathrooms and kitchens due to flexible hoses bursting. Over time, they can deteriorate and become a ticking time bomb in your home."



## Our Service To You

To ensure we're meeting current Australian Standard and SA Water requirements, Precise Trade Services will take a pressure reading on each property we visit and report the pressure for your records.

This is a free service. If the pressure is over the allowable rating, we will provide a quotation for the installation of a Pressure Limiting Valve, reducing the properties incoming water pressure to the desired level.

This service will help protect your home and reduce the risk of your insurer declining any water damage claims, should it ever occur.