

# Water flooding

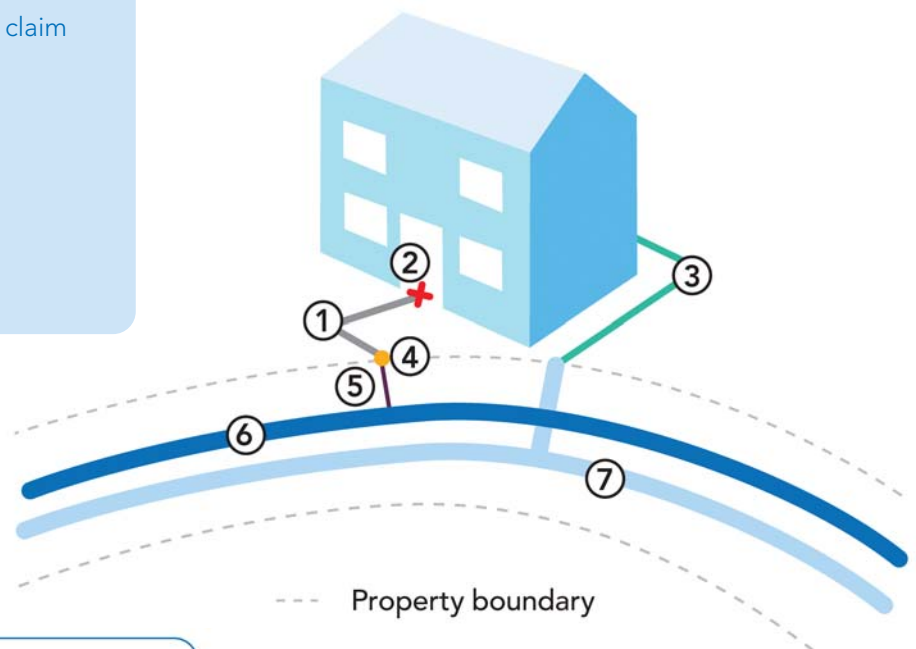
We are very sorry that you have suffered mains water flooding, Scottish Water understands the impact and distress flooding can cause and recognise we have a role to play in dealing with flooding, along with other public bodies.

**This factsheet will provide 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**  
Trusted to serve Scotland

## 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 normally need to establish liability, and as such be able to proceed with your claim immediately. In the event of loss or damage caused by an escape of water from the public side of the network, strict legal liability will normally lie with Scottish Water (Section 10, Water Scotland Act 1980) under these circumstances, we are still required to investigate and confirm this prior to the settlement of a claim.
- Most insurance companies will normally replace or settle on a new for old basis. Under the Water Scotland Act 1980, 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.

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.

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.

### 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 call our Customer Helpline.

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 Additional Support Register.

We record all calls for quality and training purposes.

 Customer Helpline 0800 0778778

 [www.scottishwater.co.uk](http://www.scottishwater.co.uk)  
[customer.services@scottishwater.co.uk](mailto:customer.services@scottishwater.co.uk)

 Scottish Water, PO Box 8855,  
Edinburgh, EH10 6YQ

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Please quote this reference code when contacting us: **SWFact WF 14 03/15**