

FLEXI HOSES EXPLAINED

Many homeowners are unaware that internal water damage is now a more common and costly risk than fire and burglary*.

While people generally protect their property against theft and fire with locking devices, alarm systems and smoke detectors, a far greater potential problem is lying in wait – water damage.



That sinking feeling

The average water damage claim increased by a staggering 72% between 2014-2018, from \$17,627 to \$30,361*. Water damage makes up 34% of an insurer's property-related claims.

Unfortunately, this statistic is likely to keep increasing as homes now contain more plumbed-in appliances and new homes are designed with more bathrooms and laundries on upper levels and open-plan layouts.

The biggest culprit – flexi hoses

Flexi hoses may look harmless but they're the primary cause of internal flooding in homes.

This simple plastic tube covered in a steel braid is found attached to many household items, from washing machines and dishwashers to refrigerators, kitchen sinks and toilets. They're cheap but neglecting to maintain one can be costly.



Flexi hoses were introduced over 20 years ago and vary in cost and quality. There was no certification for flexi hoses before 2011 and these are potentially "ticking time bombs".



It's recommended that a qualified and licensed plumber replaces certified flexi hoses at least every 10 years, and checks for damage more regularly.



The pressure inside the hose when water is turned on and off causes deterioration, as the inner rubber tube expands and contracts. And the hotter the water, the faster the hoses tend to wear out.

Incorrect installation can also cause issues, if the hose is stretched or kinked for example, or if it's positioned close to household chemicals that could corrode the hose prematurely.

- Damage caused by escaping hot water is far more serious and significant than cold water damage.
- Insurers may apply excesses for properties known to have flexi hoses throughout.
- Water may travel downwards, through multiple levels of a strata property, causing very significant damage to units below.
- Some flexi hoses are out of sight and out of mind. Don't forget to check these.

Damage greater than the eye can see

Homeowners can be left with damaged carpets, walls and furniture... not to mention the mould. In severe cases, this can mean moving out while repairs are carried out – an additional cost and inconvenience.

In strata properties, a burst flexi hose can cause damage to common areas like hallways, as well as possible damage to neighbouring units.

And if the property has tenants, an extended period of disruption could see a tenant move out permanently. Or the property could be uninhabitable resulting in a short-term loss of rental income.

Regular maintenance is cheaper than damage repairs

Ideally, flexi hoses should be checked bi-annually, particularly after the 10-year mark, when the risk of bursting increases significantly.

Taking time to do a few simple checks could save you a lot of time and money.

- **Look for signs of ageing**

Check for corrosion, rust marks, fraying and kinks. If the flexi hose is reaching its warranty period or shows any damage, replace it immediately.

- **Ensure proper installation**

Not a job for the weekend DIY-er. Buy a good quality flexi hose and have it installed by a licensed plumber.

- **Check the warranty**

Check the collar of the flexi hose for the warranty period and if it's expired or close to, replace it straight away.

- **Practise safe storage**

Try to avoid storing chemicals near any flexi hoses as they can cause premature damage before the expected expiry date.

- **Add to your holiday checklist**

Switch off the water supply at the mains when a property will be vacant for long periods.

A burst flexi hose can release the equivalent of a suburban swimming pool through a property in 24 hours if no one is home.

Open plan floorplans make it even easier for water to spread around the home.

Peace of mind with the right insurance cover

For homeowners and investors, having adequate insurance cover against water damage is essential.

BCB can help you find the right Contents or Landlord insurance policy for any type of property to ensure it covers accidental loss or damage to contents from events, including the escape of water.

*Chubb Insight Report: Get Smart About Water Leaks, July 2019

If you have any questions about flexi hoses and water damage, please contact your local BCB office.

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Please contact your nearest BCB office for any queries or advice.

