A practical step-by-step guide for customers

When you suspect there's a leak at your property, it's a source of stress you could do without. These unexpected situations can trigger worries about the possible damage being done while also prompting a number of more practical questions about what you need to do now to get it dealt with as quickly and cost-effectively as possible.

At SOS Leak Detection, an important part of our service is ensuring customers get answers to these questions. We aim to give you confidence in the leak-detection process and peace of mind that there won't be any hidden surprises on the path to finding and fixing the source of your problem. We have designed this guide as a step-by-step walk-through of the typical stages that are involved.

START HERE

It all starts with the suspicion that you have a leak. Sometimes the signs are more obvious, such as a damp spot on the ceiling, and sometimes they are less clear, such as a loss of water pressure in your boiler. Whatever the source of your concern, if it is within the boundary of your property then, generally speaking, it is your responsibility to resolve the issue. As an immediate step, you might decide to call out a plumber or contact your water supplier, but if they do not have the answers they are likely to advise that you contact your insurer.

CONTACT YOUR INSURER

Your home insurance policy will specify what you are covered for and what you can claim for in the event of a leak. In the first instance, check the details of your policy documentation. Then make contact with the insurer to explain the situation and to confirm your rights. A crucial consideration is whether your policy includes 'trace and access' – this refers specifically to the process of tracing the leak, including any work required to uncover, or access, it at source. Note that you will not necessarily be covered for the cost of fixing the leak by default.

What information should I give my insurer?

Provide as much background information as possible. This will be recorded by the insurer and then, if you have trace and access on your policy, it will be passed on to a leak detection specialist such as SOS. Generally speaking, the more detail provided, the faster a problem can be diagnosed and resolved. Describe the location of the problem and when you first noticed the issue. Share any additional information from any earlier conversations with a plumber. Give details of your heating system if, for example, you have concerns about a boiler that's consistently losing pressure despite being regularly topped up.

I'M COVERED FOR TRACE & ACCESS

WHAT HAPPENS NEXT?

Once the claim handler at your insurer is satisfied that you are describing an insured event, and that you are covered for trace and access, they will appoint a specialist in leak detection to manage the process on their behalf. Insurers operate a panel of approved, preferred suppliers and with a company such as SOS Leak Detection you can rest assured you are in safe hands. After we have been instructed by the insurer, we will make contact with you, the policyholder, directly. At SOS, we aim to achieve this within two hours*. The purpose of this call is to qualify the information available to us, to establish any further details, and to arrange an engineer visit to assess the situation in person. At SOS, we aim to co-ordinate this visit within two working days, although the precise timing will depend on a variety of factors. If, for example, you will be unavailable within that timeframe, we are happy to schedule an appointment at the earliest convenient opportunity for you.

What information does a leak detection company need?

There is no expectation for you to provide certain information to the leak detection company. We are only interested in validating the information already provided and/or ascertaining whether anything has changed. As such, it's nothing that you won't already know, but if you can provide any additional detail, it is likely to be helpful.

Question areas could include:

- Location of leak e.g. internal or external
- Extent of leak e.g. damp stains or pooled water
- Issues relating to the central heating system e.g. pressure loss
- Observed problems with hot/cold feed
- Construction of flooring
- Details of house e.g. size, date of construction.

* Two-hour target assumes instruction is received on a regular working weekday.

What is trace and access?

The term 'trace and access' will not necessarily be familiar to policyholders, but it is important to be clear on what it means. Essentially, when included within an insurance policy in relation to a leak, trace and access describes the process of finding and uncovering the source of a leak – 'trace' refers to the use of technology to locate a problem and 'access' refers to the work required to expose it so that a fix can be applied. However, it is important to note that 'trace and access' does not incorporate the process of fixing the leak. While your insurer is likely to cover 'trace and access' work, it is unlikely to cover you for the fix itself. As such, a separate fee might be charged for this remedial work, unless you have a separate policy in place to cover such work.

I'VE ARRANGED A VISIT

WHAT HAPPENS NEXT?

At SOS, we pride ourselves on excellent communication as we know this can be helpful in addressing any customer concerns and smoothing the visit itself. Therefore, ahead of the visit our customer care team will provide an outline of what you can expect to happen and how long it is likely to take. When the engineer arrives at the agreed time and date, they will also be happy to explain the process and answer any questions you might have.

How long does it take?

There is no fixed time for a visit because each individual case will differ. It is normal, however, for an engineer to be on site at a customer's property for a full day (around eight hours) to complete the investigation work. Sometimes this can be as little as half a day if the problem is less complex.

WHAT WILL YOU DO ON THE VISIT?

1. Scoping

The first step in the process is to scope the problem. This involves applying checks and using non-invasive tools to gain a deeper understanding of the situation. The engineer might, for example, use a moisture meter to assess levels of damp or use a thermal camera to scan an area for heat loss. They might also run the boiler to see if hot water is coming through. All of these processes can potentially expose anomalies that are consistent with a leak.

2. Verification

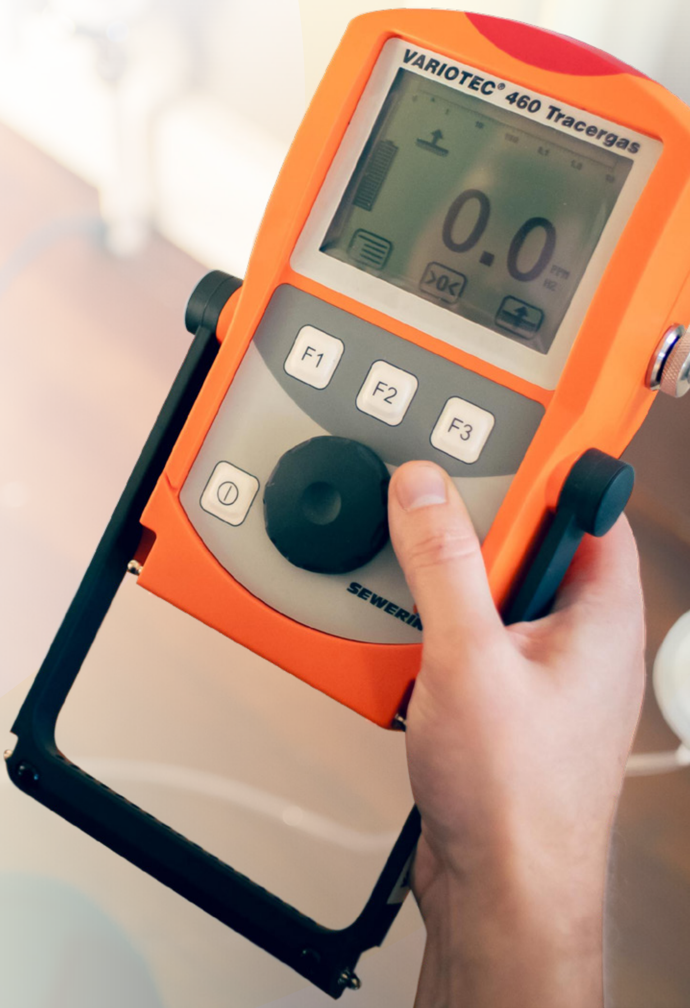
If an anomaly has been identified using one detection method, it is our policy to conduct further separate tests using different methods to substantiate these findings. This additional level of verification is highly valuable in providing more robust evidence of the suspected leak – indeed, it means our accuracy in sourcing leaks stands at over 95%.

3. Exposing the leak

With the scoping complete, and having secured strong evidence of the leak's location, we will then look to expose it at source, allowing for the problem to be properly inspected. Nothing is done without your permission and the engineer will explain their findings to you in full before any work commences. Assuming you give permission for the work to be carried out, you will be asked to sign a waiver, which confirms that we have authority to proceed. The nature of the access work will vary according to the type of leak and the location, but it typically involves using digging tools to expose pipes situated below ground level – a process referred to as excavation.

Tracer gas

Thermal tests can provide a heat 'signature' that indicates a leak. We will often then use tracer gas to confirm these findings. This effective method involves turning the heating system off, draining it down and applying gas into the system under normal pressure. The gas mimics the behaviour of water in the system, escaping at the leak site and enabling us to detect it using a highly sensitive receiver box.



AFTER THE LEAK IS EXPOSED

Having completed the excavation work to access to the leak, the engineer will show you what they have found, confirming the cause of the issue and explaining the extent of the problem. They will also take photographs as evidence of their findings, incorporating them into a case report which you are free to request from your insurer. This marks the end of the trace and access process.

WHO FIXES THE LEAK?

The responsibility for fixing the leak, and therefore the associated cost, typically sits with the property owner. It is not generally something that is covered by your insurance company and it sits outside of our trace and access remit. At this point, a number of different options are available to you:

1. Our engineers are skilled in leak repair and will provide you with an estimate for the cost of applying an on-the-spot fix. In many cases, remedial work is relatively straightforward, with a standard charge of £100 - £150. If you wish to proceed, you can confirm your payment details directly with our office over the phone and the engineer will proceed with the work.
2. You are free to source a plumber to fix the leak.
3. You might be covered by a home emergency response service, in which case you can call upon them to come and fix the leak.

All of these options will be presented to you clearly and calmly. There is absolutely no ‘pressure sell’ of any kind - the choice of how you want to proceed is entirely down to you.

Will the work be disruptive?

In order to expose the source of a leak and allow a fix to be applied, some level of disruption is generally inevitable, but at SOS we are very mindful of minimising any disruption to you and your home. If, for example, digging down through flooring is unavoidable, we will let you know before we proceed. This allows you to talk to your insurer, who can advise on any cover for reparation work. When we have your permission to proceed, we put down protective covers to limit mess. We will also liaise with you to ensure children and pets are at a safe distance.

Check out our Trustpilot reviews to hear what previous customers say about their experience with SOS.

WHAT HAPPENS ABOUT THE REPAIR?

Our priority is to leave your property in a safe state. Generally, this involves applying a temporary cover to the excavated hole using materials such as plywood. We also put tape around the area to minimise the risk of it being disturbed. Any subsequent work to floors that might be required will need to be resolved via your insurer, who will be able to talk you through the process of appointing a trade builder to scope, survey and quote for a complete repair.

What if you don’t find the source of the leak?

The time and effort that we invest in the scoping process is designed to provide as much certainty as possible regarding the location of the leak. This is why we substantiate initial findings with additional methods and, on this basis, it is very unlikely – but not impossible – that the leak won’t be immediately exposed. If the leak is particularly difficult to detect, the engineer will report back on their actions and findings, seeking out a second opinion from another member of our experienced team. We always look to avoid making a second visit to your property, but it might be necessary to pinpoint leaks in more complex situations. Our team will keep you informed if this additional stage is required.

For more information call our team at 0800 046 3492