

# BURST PIPES AND LEAKS

## HOW TO CLAIM FOR WATER DAMAGE



We take the stress out water damage claims –  
managing every step so you don't have to.

# The Hidden Cost of Water Damage



*A small leak can turn into a big repair bill – and an even bigger insurance problem.*

A burst pipe or hidden leak can ruin ceilings, floors, and belongings in hours. What many homeowners don't realise is that the real cost often lies out of sight – damp spreading into walls, electrical damage, or mould that only shows weeks later.

When the damage isn't fully recorded, insurers are quick to make low offers that cover only part of the repairs. Many families accept these without realising they're entitled to far more under their policy.

At PCLA, we've seen "minor leaks" that looked like a £2,000 problem turn into £20,000 once the hidden damage was uncovered. The difference between those two outcomes is simple: **having the right evidence and expert support from the start.**

# Case Study: Belfast Family's Burst Pipe Claim

*Accurate evidence changed the outcome.*



**Insurer's First Offer**

**£7,500**



**Final Settlement Secured**

**£42,000**

When a family in Belfast discovered water dripping through their kitchen ceiling, they thought it would be a straightforward repair. A local plumber estimated around £5,000 to replace damaged plasterboard and redecorate.

Before contacting their insurer, they called PCLA for advice. Our team carried out a full moisture survey and arranged independent technical reports. These revealed that water had spread further than anyone expected — underfloor joists, insulation, and electrical fittings were all affected.

The insurer's initial offer was £7,500. With our evidence and negotiation, the final settlement reached £42,000. This covered all necessary repairs, including rewiring, new flooring, and full restoration of the kitchen.

For the family, it meant their home was properly repaired and safe to live in — without having to fund the shortfall themselves.

***Independent evidence makes the difference!***

# Why Insurers Often Pay Less Than You Expect



**Insurer → Adjuster → Lower Offer**

**Homeowner → PCLA → Full Settlement**



## Who does the loss adjuster really work for?

When you make a claim, your insurer sends a loss adjuster to inspect the damage. Many homeowners assume this person is independent. In reality, they are appointed and paid by the insurance company – their role is to keep costs down.

That means hidden or secondary damage can be overlooked, and the first settlement offer is often far below the true cost of repairs. Without independent evidence, it's difficult to challenge.

This is where PCLA comes in. As independent loss assessors, we act only for you, not the insurer. Our job is to document the full scale of the damage, present the right technical reports, and negotiate for the full settlement you're entitled to.

**In short: insurers have someone on their side.  
You need someone on yours.**

# 5 Things to Do Immediately After Discovering Water Damage

1

## Stop the source of the leak



- Locating the actual source of water isn't always straightforward. A burst pipe may be hidden under floors, behind walls, or even outdoors. Trying to find it yourself risks extra damage.
- Our role: we work with specialist leak detectors who use advanced equipment under your policy's trace and access cover. They pinpoint and repair the leak, then provide us with a full report – essential evidence for your insurance claim.

2

## Gather detailed evidence



- Photos, videos, and notes are vital – but they must capture both visible and hidden damage.
- Our role: we carry out full moisture surveys, technical reports, and professional documentation insurers can't ignore.

3

## List damaged items



- Every carpet, piece of furniture, or electrical item needs documenting, often with proof of value.
- Our role: we prepare a comprehensive contents schedule so nothing is missed.

# 5 Things to Do Immediately After Discovering Water Damage

4

## Review your policy

- Policy wording is complex, full of conditions and exclusions. Missing one can mean a reduced payout.
- Our role: we interpret your policy, showing exactly what you're entitled to claim for.



5

## Submit and defend your claim

- This means forms, insurer calls, and meetings with their loss adjuster. It's easy to get worn down and accept less.
- Our role: we handle every discussion, pushing back where insurers undervalue the damage.



**Bottom line:** These are the steps insurers expect you to manage on your own. Most people can't — and shouldn't have to. With PCLA, every one of these tasks is done for you, backed by 25+ years of expertise.

*These steps are stressful to manage alone.  
With PCLA, we handle them all for you.*

# Know Your Rights as a Policyholder



***You are entitled to a full and fair settlement – not just what your insurer first offers.***

Your home insurance policy is there to put your property back to its pre-damage condition. That means every repair, replacement, and associated cost should be covered if it falls within your policy terms.

The problem? Most homeowners don't know what they can claim for – and insurers rarely explain it. Important items like drying costs, rewiring, or replacement of damaged flooring can be left out of the first offer.

With PCLA, there is no financial risk. We work on a No Win, No Fee basis: if your claim isn't successful, you don't pay us a penny. Our initial survey is free, and our role is to make sure you receive your full entitlement.

**Your rights are clear:** you should never have to fund repairs yourself when your policy covers them. Our job is to ensure you don't.

***No Win, No Fee – if we don't win your claim, you don't pay.***

# What Happens When PCLA Takes Over

*From the moment you call us, the burden lifts.*

Instead of chasing insurers, filling out forms, and second-guessing what's covered, we step in and manage the entire process.

- **Survey and Evidence** – We arrange a full inspection and gather technical reports so every detail of the damage is recorded.
- **Claim Preparation** – We compile repair estimates, contents schedules, and supporting documents in the format insurers require.
- **Insurer Negotiation** – We meet with the insurer's loss adjuster on your behalf, challenging low offers and pushing for your full entitlement.
- **Progress Updates** – You stay informed with clear, regular updates – without having to sit on hold or chase for answers.

For you, that means no paperwork, no back-and-forth arguments, and no uncertainty about whether the repairs will be properly funded.

**The only thing left for you to do is focus on your family and your home – we handle the rest.**

# Real Results From Northern Ireland Homeowners

*Proof that proper evidence and expert negotiation make a difference.*

**Lisburn couple** – Burst pipe in kitchen Insurer's first offer: £12,000. **Final settlement** after PCLA's survey and negotiation: £60,000

**Newtownabbey family** – Attic tank failure Initial expectation: "a few thousand" to repair ceilings. **Settlement secured:** £25,000, covering full redecoration and floor replacement

**Omagh homeowner** – Hidden leak under bathroom floor Insurer suggested "patch repairs" costing £3,000. **Settlement achieved:** £18,000, allowing full floor replacement and drying works

These aren't isolated cases. Across Northern Ireland, homeowners who first assumed the damage was minor discovered that the true cost was far higher once proper surveys were carried out.

**With PCLA, you don't just claim – you claim everything you're entitled to.**

# Don't Risk Your Insurer Undervaluing Your Claim

Call PCLA before you accept any offer.

Water damage claims are rarely as simple as they first appear. Hidden repairs, overlooked costs, and low first offers can leave you out of pocket — *unless you have an expert on your side.*

At PCLA, we handle the entire process: surveys, reports, paperwork, and negotiation. We work only for you, never the insurer.

 Call us today on 028 9581 5318 or request your free survey at [pcla.co.uk](http://pcla.co.uk)



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