



FINANCIAL WELLBEING

When a geyser bursts, it makes a mess. But you can prevent this, if you know the warning signs.

Geysers don't burst out of the blue. Over time, wear and tear or corrosive damage eventually lead to a burst. Here, we outline what can cause a geyser to burst and what you can do to prevent this from happening.



WHAT CAUSES A GEYSER TO BURST?

Geysers may be one of the tougher appliances you have in your home. They are quite durable if you look after and maintain them. But, like any other home appliance, geysers are prone to wear and tear as they get older. This can cause a burst.

So, what are some of the reasons geysers burst?

- The temperature is too high: If your geyser gets too hot, pressure builds up inside. In the same way that a balloon bursts when it's filled with more air than it can support, geysers will begin to leak and then burst. If the temperature is too high, it may be because the thermostat is not working properly or the temperature setting is higher than what's recommended. Geysers are usually fitted with relief valves to help control the temperature and alleviate the build-up of pressure.
- Sediment has built up inside: The water inside your geyser contains minerals. Over time, they settle at the bottom of the geyser, forming a layer that then insulates the water from the heating element beneath. It then takes longer for the heating element to heat the water. Sediment build-up can increase pressure inside the geyser and damage the appliance.
- Corrosion and rust: Most geysers are made of steel or iron. This makes them susceptible to rust and other forms of corrosive damage over time especially because the appliance is constantly in contact with water and air. To protect against this, an anode rod is installed inside the geyser. The anode rode is designed to attract corrosive elements that can damage the water heater, and to be replaced every few years when it starts to rust. If it's not replaced in time, it becomes thinner and more brittle. The water inside the geyser begins to turn brown. Corrosive damage and rust increase the risk of a burst.

What are some of the tell-tale signs that a geyser is about to burst?

- **Leaking water:** One of the more obvious signs of a problem with your geyser is a leak. You may notice that water is leaking (with or without steam) from the pipe outside the geyser either in small amounts or as a strong gush of water.
- Noise: If your geyser is under strain, you may hear humming, hissing or crackling noises. These are normally signs that your geyser will burst or even explode. If you hear a noise, get yourself and anyone else nearby to a safe place before calling for help.
- Water marks on the ceiling: A leak or dripping of water can also lead to water pooling in the ceiling. This results in water marks and patches, which can damage the ceiling boards. The sudden appearance of water patches on the ceiling can also signal a burst may happen soon.
- Brown or rusty water: When the colour of the water from your hot-water taps turns rusty or brown, this means that rust or corrosive damage has occurred, and a burst could happen soon.



WHAT TO DO IF YOUR GEYSER BURSTS

If you've missed the warning signs or couldn't prevent a burst before it happens:

- **01** | Turn off the water at the main tap or source in your home.
- **02** | Find the power or electricity supply to your geyser and switch it off this is usually on your electrical board (also known as a distribution board, panel board, breaker panel, electric panel, DB board or DB box).
- **03** | Open all the hot-water taps in your home. Draining away the water this way will help to lessen the build-up of temperature pressure in your geyser and minimise any damage.
- **04** Use buckets to catch leaking water and mop up water where you can to minimise damage to parts of your home.
- **05** | Move other electrical appliances that may be in the way of any leaking water to protect them from damage.
- **06** | Call a plumber to quote on and fix the burst.
- **07** | Tell your insurer about the burst so they can process your claim.

Quick safety tips

- Be careful not to burn yourself! The water leaking from your geyser is extremely hot.
- To prevent a serious injury to yourself, do not try to assess any damage to your roof or ceiling on your own. Rather continue to mop up as you wait for a plumber, who is a qualified professional, to help you.



HOW DISCOVERY INSURE CAN HELP

Discovery Insure offers <u>comprehensive home insurance</u> that includes building cover. As a homeowner, you can insure your geysers, pipes and any other water-heating systems against wear and tear, damage, rust or even faulty workmanship.

To repair or replace a geyser can be quite an expense, so including cover for this on your home insurance plan is a good idea. Expenses can also add up if your home is damaged in the process – this can include damage to walls, ceilings and household contents. Emergency plumbing services are also included on most insurance plans; so if a geyser leaks or bursts, Discovery Insure has you covered.



HOW TO PREVENT A GEYSER FROM BURSTING AGAIN

Preventing geyser bursts comes down to how well you maintain your appliance. Here are some quick tips to help keep your geyser in good condition:

- Plan for winter: Cold weather can cause damage to your water pipes and the geyser. Geyser bursts are most common in winter because this is when the appliance is exposed to extreme temperatures (hot and cold). It's a good idea to get a qualified plumber to assess your geyser ahead of the winter season to make sure it's in the best condition it can be. The plumber will assess all parts of the geyser, including the tank, thermostat, anode rod and valves. They'll set the thermostat at the recommended temperature (60 °C). If they find any lime scale or sludge, they'll remove it properly.
- Use a geyser blanket (especially in winter): Wrapping your geyser in a blanket can help to minimise extreme temperature fluctuations (heating and cooling). This will reduce the risk of a potential burst and can help to save on your electricity bill.
- Put a drip tray under the geyser: Put a tray under the
 outlet pipe of your geyser (make sure it is level) to catch
 any water drips or leaks and channel most of the water
 outside through the outlet pipe. This will help to minimise
 any water damage to your property and home contents,

- especially if your geyser were to burst.
- Service your geyser regularly: If you live in an area where the water quality is good, you must service your geyser every three to four years. If you live an area that uses "hard water" (water that is high in mineral content, such as calcium and magnesium carbonates, bicarbonates and sulphates), you must service your geyser every two years. Services will involve checking the thermostat, tank, anode rod and other parts of the geyser and replacing any elements (if needed). Regular servicing will help to extend the lifespan of your geyser and minimise the risk of damage.
- Switch off your geyser at times when there's a high demand for electricity: It's important to do this every so often, but only for a short time so the geyser doesn't get too cold. If the geyser becomes too cold, more electricity is needed to warm the water again. Also, constant contraction and expansion cycles between extreme temperatures can decrease the life span of the appliance.