



# Cast Iron Pipes-The Hidden Time Bomb In Your Plumbing

K.C. Williams

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# Introduction

The failure of cast iron pipe plumbing has reached an epidemic level.

It is estimated that there are over two million homes in Florida that still have cast iron pipe – and all of these plumbing systems are ultimately destined to fail. If you have cast iron piping in your home, you can either deal with the problem now, or wait until a catastrophic failure occurs – which may then cause tens of thousands of dollars of damage to your home.

The question of whether to replace the cast iron piping in your home is obvious – these pipes must be replaced or greater property damage awaits. The harder question is how to pay for the replacement of these pipes.

This book provides a brief summary of the history of cast iron pipes, why they are destined to fail and cause damage to your home, and lastly, how your insurance company may pay for the replacement of your old iron pipes with a new plumbing system.

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# 1.

## History of Cast Iron Pipes

If your home was built prior to 1975, your plumbing system most likely consists of cast iron pipes. Cast iron pipes have been used for hundreds of years for both drinking water and wastewater systems. Cast iron was a popular choice for water and sewage pipes during the 19th and 20th centuries for a number of reasons, some of which are listed below:

- Cast iron pipes were thought to have a long life, perhaps between 80 – 100 years;
- The material did a good job of lessening the sound of water and sewage flowing through the pipes;
- Cast iron was durable and able to withstand high pressure and heavy loads;
- Other products had not been invented yet.

Most, if not all, homes built prior to the 1970s were plumbed using cast iron pipes. Cast iron pipes were used because they were relatively cheap, easy to install, and had the ability to withstand high water pressure.

Unfortunately, numerous problems with the use of these pipes began to arise over time. Despite the initial belief

that cast iron pipes would last for decades, the failure of these iron pipe systems became more and more common. Due to the sheer number of iron pipe failures throughout the building industry, cast iron pipes have not been used for residential or commercial plumbing since around 1975.

If your home was built with a cast iron plumbing system, it is critical that you have your pipes inspected for possible failure. The easiest way to check if your plumbing system is made with cast iron is to look under a sink or other fixture and see if the pipe coming out of the wall is made of cast iron. If the pipe coming out of the wall is made of some other material, you may not have cast iron piping.

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## 2.

### Why Cast Iron Pipes Fail

For many decades, cast iron pipes were the most popular form of plumbing in residential and commercial construction. Cast iron piping was widely used because of its perceived strength, low cost, and ability to withstand high pressures.

Unfortunately, cast iron pipe has a major Achilles heel. Despite its common use in the industry, cast iron pipe is severely prone to failure as the result of rusting and corrosion. Although the building industry has stopped using these materials, there are millions of homes that still have pipes made of cast iron.

The failure of cast iron pipe is the result of two main factors – the type of material carried by the pipe and the method by which the pipe was manufactured.

When cast iron pipes fail, the failure usually starts from within the pipe. The internal failure of these pipes is the result of a chemical reaction between the pipe and the material flowing through the pipe. Iron pipes carrying water will usually not fail due to interior corrosion, whereas pipes carrying waste are highly subject to corrosion failure.

One of the commonly used methods to manufacture cast iron pipe was simply to pour melted iron into a mold

(or “cast” – hence the name) which gave the iron pipe its shape. This process, although efficient, often allowed for variations in the thickness of the pipe walls. Although the thinner-walled portions of the pipe may not be easily noticeable on visual inspection, the pipe is naturally weaker in this area and more subject to corrosion and eventual failure.

When waste product runs through the iron pipe, the chemical interaction causes the creation of hydrogen sulfide gas. This hydrogen sulfide gas will then oxidize and produce sulfuric acid, which is highly corrosive to the interior walls of the iron pipe. Many drain cleaners also contain sulfuric acid, and the use of these products can greatly accelerate the reduction in the lifespan of iron pipes.

The corrosion caused by the release of sulfuric acid will eventually cause a complete failure of the entire pipe, but the damage will most likely first occur in the sections of the pipe where the pipe walls are the thinnest.

When looking for the source of the pipe failure, you should first focus on the top of the pipe, and then on any seams, as these are likely the weakest portions of the pipe from the original casting process. The hydrogen sulfide gas will affect these weaker portions of the pipe first and failure of the pipe will ultimately follow.

Failure of the iron pipe can also be evidenced by rust found on the underside of the pipe. Although the rust on the underside of the pipe might not be a source of continual leakage, the rust may be indicative of further corrosion on the interior of the pipe. Exterior rust should warrant further



investigation, as the interior of the pipe may have become so corroded that the pipe wall has been breached.

Cast iron pipe failures are significantly more likely to occur in Florida due to the close proximity to salt water.

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### 3.

## Signs That Your Cast Iron Pipes Need to Be Replaced

Some decisions regarding your home are more easily determined than others. For instance, if your home needs to be repainted, most likely you can make this determination by just looking at your home from your front yard. Other decisions, like whether the interior of your plumbing system is failing, may not be as obvious.

Although there are a number of signs that your cast iron pipe system needs to be replaced, the following is a listing of the most common indicators.

- Leaks – The buildup of sulfuric acid will eventually cause cracks and breaks in your cast iron pipes.
- Backups or Slow Draining – If your toilet or sink drains slowly, your pipes may be damaged. The sulfuric acid in cleaning products may only worsen this condition.
- Low Water Pressure – The corrosion in your pipes could cause a restriction in the water flow throughout your home.
- Uneven Distribution of Water – Corrosion can build up unevenly, so the water flow to some portions of your house may be affected while

others are not.

- Bad Odor – Cracked pipes could cause sewer gas to escape into your home.
- Discoloration of Water – Brown or yellow colored water coming out of your pipes may indicate the buildup of corrosion or rust in your cast iron pipes. This discoloration can also cause brown stains to your sink.
- Cracks in your Foundation – If there has been an extreme break in your pipe system, it may cause cracks to your foundation or along your walls.
- Rodent or Insect Infestation – Roaches and other insects can enter your home through cracks in your plumbing pipes. Rats can also squeeze through larger pipe cracks.
- Puddles of water – If you notice the buildup of water either in your house or yard, it could be the result of a pipe failure.
- Mold Growth – Moisture from a cracked pipe can create a great environment for mold growth. This often occurs with pipe leaks behind walls, where the leak is not as quickly detected.
- Abnormal Lawn Growth – Although unhealthy for humans, waste is a natural fertilizer for lawn growth. If a section of your lawn is suddenly flourishing abnormally, it may be the result of a sewage leak.

This is not meant to be an exhaustive list, but it does give examples of what types of conditions to look for.

Obviously, if you come home one day and your house is

full of water, that could also be considered a sign that you may have an issue with your plumbing system.

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## 4.

### Reasons Some Claims Are Denied

Insurance companies are not your friend. From the first phone call you make to report your claim, the insurance company has a team of professionals working to either underpay or totally deny your claim.

Most insurance companies record or otherwise document everything you say to them – even from that first call. The adjusters will even try to get you to describe your claim in a way that will lead to the automatic denial of any benefits. The pursuit of the repair or replacement of your iron pipes from your insurance company is not something you should attempt without having an expert on your side.

Insurance companies will often try to deny or underpay pipe damage claims for, at least, one of the following reasons:

- Ordinary Wear and Tear;
- Failure of Proper Maintenance;
- Damage was not “Sudden and Accidental”;
- Pre-Existing Damage;
- Leaks Lasting Longer than 14 Days;

- No Coverage for “Flood” Losses; or
- No Coverage for “Plumbing” Issues Generally.

Although the insurance companies often rely on these reasons to deny coverage, these exemptions many times do not “hold water” and are as faulty as the iron pipes sought to be repaired.

Our firm has litigated these (and other) insurance policy exclusions for over twenty (20) years and has been very successful in proving that our clients are actually entitled to coverage for their losses. Do not accept the insurance company’s denial or underpayment of your claim without having it reviewed by a lawyer who is experienced with insurance claims. Many times these initial denials are overturned and full coverage is provided to the homeowners.

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## 5.

### How We Can Help

The cost to replace a corroded plumbing system can run into the tens of thousands of dollars. If leaky pipes are not replaced, it can greatly affect the value of your home. Even worse, a catastrophic failure can totally destroy your home.

If your home was built before 1975 and you have any sort of problems with your plumbing, you need to take action to protect your rights. It is highly recommended that you speak to an insurance claim professional prior to contacting your insurance company, as your insurance company will start building its case against you from the very first phone call.

Although the coverage provided by insurance policies vary, our firm has been obtaining the replacement of cast iron pipe systems throughout the State of Florida. Your insurance company should not only pay for the replacement of your iron pipe plumbing, but should also pay for the cost to tear out and rebuild the areas of your home necessary to access your plumbing system.

Our firm will provide a free analysis of your insurance policy and a detailed plumbing inspection and evaluation to give you peace of mind regarding the condition of your home's plumbing system. If your home has damage and the necessary insurance coverage, we will then pursue the

insurance company for the replacement of your plumbing system.

There are NO UPFRONT FEES OR COSTS for our firm to pursue your claim, and we are only paid when we get the insurance company to pay for your loss. You have nothing to lose by contacting our office for a Free strategy session regarding how we can help you.



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## 6.

### About Our Firm

Attorney K.C. Williams and his team have been representing property owners in Florida for well over two decades. K.C. Williams and his firm have obtained over a \$100 million in insurance benefits for their clients, and have earned a reputation for holding insurance companies accountable to their policyholders.

Through the use of cutting edge technology and the latest legal strategies, Williams Law, P.A. has been successful in prosecuting claims on behalf of insurance policy holders throughout the State of Florida. Insurance companies know that the team at Williams Law, P.A. is ready, willing and able to handle property insurance claims from the very beginning all the way through trial by jury.

K.C. Williams is Board Certified in Civil Trial Law (only 1% of Florida lawyers have achieved this honor), is a member of the Million Dollar Advocates Forum, has been elected a “Super Lawyer” by his peers for the last several years, and has been interviewed on television and news articles on numerous occasions.

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