

OTTAWA PRO PLUMBING



Pipe Repair

Leak detection, pipe replacement, repiping, frozen pipes

3 Expert Answers from Construction Brain

ottawaplumbingpro.ca/construction-brain

Table of Contents

1. Do insurance companies cover burst pipe damage?

2. What causes pinholes in copper pipes?

3. How long does a pipe repair usually take?

Q1

Do insurance companies cover burst pipe damage?

Most homeowner's insurance policies do cover burst pipe damage, but coverage depends on the cause of the burst and how quickly you respond. The key is whether the pipe burst was sudden and accidental versus due to neglect or freezing.

Standard coverage typically includes damage from pipes that burst due to age, wear, or sudden failure - like when an old copper pipe develops a pinhole leak that becomes a major rupture. Insurance will usually cover water damage to your floors, walls, furniture, and belongings, plus the cost to repair or replace the damaged pipe itself. However, you'll need to pay your deductible first, which in Ottawa typically ranges from \$500 to \$2,000.

Frozen pipe bursts are often excluded unless you maintained adequate heating or were only away briefly. If you leave for vacation without proper heating and pipes freeze and burst, many insurers won't cover the damage. Similarly, if there were signs of a slow leak that you ignored and it eventually caused major damage, that could be considered gradual damage and denied.

The response time matters significantly for your claim. Insurance companies expect you to shut off the main water valve immediately when you discover a burst pipe and begin drying out the area within 24-48 hours. Taking photos before cleanup helps document the damage. In Ottawa's climate, burst pipes often happen during cold snaps when homeowners are away, so having a trusted neighbor check your home or installing a water leak detection system can prevent major claims.

For immediate burst pipe emergencies, shut off your main water valve first, then call both your insurance company and a licensed plumber. We provide 24/7 emergency service in Ottawa to minimize water damage and get proper documentation for your insurance claim.

Q2

What causes pinholes in copper pipes?

Pinhole leaks in copper pipes are typically caused by **corrosion from the inside out**, creating tiny holes that can spray water and cause significant damage if not addressed quickly.

The most common cause is **pitting corrosion**, which occurs when your water chemistry is imbalanced. **High acidity levels** (low pH below 7.0) literally eat away at the copper from the inside. This is particularly common in Ottawa homes with **well water** or areas where the municipal water treatment creates acidic conditions. **High**

chlorine levels used for water disinfection can also accelerate this corrosion process, especially in newer copper installations where the protective oxide layer hasn't fully developed.

Water velocity and turbulence also contribute to pinhole formation. Areas where water changes direction quickly - like at elbows, tees, or near the water heater - experience more turbulence that wears away the pipe's protective coating. **Electrolysis** can occur when copper pipes contact dissimilar metals without proper dielectric unions, creating electrical current that accelerates corrosion.

In Ottawa's climate, **temperature fluctuations** stress the copper, and homes built in the 1980s-2000s often used thinner-walled copper that's more susceptible to pinholes. The **mineral content** in our local water supply can also create conditions where certain areas of pipe corrode faster than others.

Prevention involves water testing to check pH and chlorine levels, installing water treatment if needed, and ensuring proper pipe installation with adequate support. If you're seeing multiple pinhole leaks, it often indicates a systemic water chemistry issue that will likely cause more leaks throughout your copper system.

Once pinholes start appearing, temporary patches won't solve the underlying problem. A licensed plumber should test your water chemistry and assess whether spot repairs or partial repiping with PEX is the most cost-effective solution for your Ottawa home.

Q3

How long does a pipe repair usually take?

Most pipe repairs take 2-4 hours to complete, depending on the location and extent of the damage. Simple exposed pipe fixes can be done in 1-2 hours, while repairs inside walls or under slabs may take a full day.

The timeline depends heavily on **accessibility and pipe material**. Repairing a copper pipe under your kitchen sink is straightforward - the plumber can cut out the damaged section and solder in a new piece relatively quickly. However, if the leak is behind drywall or in your basement ceiling, additional time is needed to access the pipe and patch up the opening afterward.

Emergency repairs often take longer because plumbers need to first locate the exact source of the leak, especially if water damage is involved. In Ottawa's older homes with galvanized or cast iron pipes, repairs can be more complex since these materials may require special fittings or techniques. Modern PEX and copper repairs are generally faster.

For **extensive pipe damage** from freezing or age-related failures, you might be looking at multiple days if several sections need replacement. The plumber will typically prioritize restoring your water service first, then complete cosmetic repairs like drywall patching.

Plan for some disruption - your water will be shut off during the repair, and you may need to clear access areas. Most Ottawa plumbers will give you a time estimate after assessing the situation, and experienced contractors often work efficiently to minimize your inconvenience.

If you're dealing with an active leak, the sooner you address it, the simpler the repair usually becomes. Water damage can quickly escalate a 2-hour fix into a much larger restoration project.

Find a Plumbing Contractor

Ottawa Plumbing Pro connects you with experienced contractors through the <https://justynrookcontracting.com>:

- Eastern Residential Solution ?
- Joe Imerti Contracting ?
- Renovo Construction ?

[View all plumbing contractors ?](#)

Disclaimer: This guide is provided for informational purposes only by Ottawa Pro Plumbing. It does not constitute professional advice. Always consult qualified, licensed contractors and your local building authority before starting any construction or renovation project. Information is current as of April 12, 2026 and may change. Visit ottawaplumbingpro.ca for the latest answers.