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## **Kitec could stop your clients from getting homeowners insurance**

But you can take action to help solve the problem  
by Richard Silver

With the cold weather this winter, there's nothing more comfortable than radiant heating, especially when it's installed in your flooring or used for high-end treats such as heated towel racks. However, if your clients have used a product known as Kitec in the installation of the radiant heat, some insurance companies won't insure their homes. This issue turned up in a house inspection recently and caught everyone by surprise.

Is this the new UFFI (urea-formaldehyde foam insulation)? It seems that the plumbers who originally installed Kitec have come to believe that if you have Kitec in your home, it will eventually cause a problem — not maybe, but definitely.

If your clients have radiant heating in their houses that is water-heated and was installed between 1995 and 2007, ask them to call a plumber and have him or her certify that no Kitec was used. If they do find Kitec, the best thing to do is replace it right away and join in the class-action lawsuit at [kitecsettlement.com](http://kitecsettlement.com) to get some money to help the remediation.

### **What is Kitec?**

Sold between 1995 and 2007, Kitec is a piping system that was used both for carrying water throughout a home and supplying water to radiant heating systems. The Kitec system used brass fittings as well as blue and orange flexible piping, which was made from a mixture of polyurethane and aluminum. This system was initially thought to be a superior product to copper piping because the Kitec pipes are more flexible, easier to install and less expensive than

copper. In fact, many plumbers pushed for the use of Kitec over copper piping before it became apparent that the product was faulty.

### **What can clients get from the class-action settlement?**

If your clients have bought a home and discovered that it has Kitec in it, they might have trouble getting your home insured — it all depends on the insurance company. According to a 2013 article from the Nova Scotia Association of Realtors about the dangers of Kitec: “Insurance companies assess risks based on their own claims experience, and some larger companies have not had enough bad experiences with Kitec to deny insurance. Some companies are denying insurance, however, most likely because they are not relying solely on their own claims experience, but avoiding all possible risks.”

Even if clients haven’t been denied home insurance because of the product, they should still be able to receive compensation from Kitec’s manufacturer, IPEX, in order to help them replace the Kitec.

In 2011, three class-action lawsuits — one in the U.S., one in Québec and one covering the rest of Canada — were brought against IPEX on behalf of anyone who owns or had previously owned a home with Kitec in it. In 2012, all parties reached a settlement in which IPEX was forced to create a settlement account of \$125 million (U.S. dollars) in order to compensate the claimants.

The settlement became effective Jan. 9, 2012, and the deadline for filing a claim against IPEX is Jan. 9, 2020, so if you believe your clients might deserve compensation, ask them to visit [kitecsettlement.com](http://kitecsettlement.com) to see whether they are eligible and to find out how to make a claim.

*Richard Silver is a sales representative with Sotheby’s International Realty Canada and has been an active Realtor for 33 years. You can see more on his blog at [Torontoism.com](http://Torontoism.com).*

[Email Richard Silver.](mailto:richard@silver.com)