



ELEMENTAL AND WEATHER RELATED RISKS

Water is one of the most common causes of property damage. Water damage is not only expensive—it can also create potential health risks. What is more, an incident in one unit can easily affect other areas of your building, including common areas and other residents' apartments.

Water damage is particularly concerning, and its effects can linger long after the initial damage occurs in the form of stains and mold. While water damage is usually associated with flooding, the most common sources of water damage are often overlooked:

- **HVAC systems**—Heating, ventilating and air conditioning (HVAC) systems are necessary in maintaining a comfortable space. However, if these systems are not properly maintained, they can cause serious, costly water damage.
- **Water heaters**—Water heaters hold and transfer water continuously. When these systems fail, they release water and can cause significant property damage. Over time, deposits accumulate at the bottom of the water heater tank and corrode the tank liner. Moving water can also cause substantial wear and tear on a water heater tank and its piping.
- **Damaged roofing systems**—Your building's roof is part of a complex system of coverings, flashing, metal work and sealants that work together to keep water out. Leaks in your roofing system can lead to rot and mold growth, even damaging surfaces inside the building. Furthermore, severe roof damage can allow water to pool in your building, causing major structural damage.
- **Faulty windows**—Windows require routine maintenance to remain watertight. Windows that are improperly sealed can allow water to seep into your building. Keep in mind that a more complex window system may require additional attention to prevent damage.
- **Exterior walls**—Exterior walls are designed to shed water; however, they are not built to hold back standing water. As water pushes against a building, it can deteriorate the protective layers, creating an entry point for water. The likelihood of water damage increases whenever landscaping or the grading of exterior soil allows water to drain toward or stand against walls.
- **Freeze-ups**—During severe cold spells, sprinkler systems and water pipes can freeze, burst, and cause devastating water damage. Equipment that contains or uses water, produces condensation, or relies on pneumatic controls is also susceptible to freezing and water bursts.
- **Sewer backups**—Sewer backups occur when sewer systems are over capacity or when a blockage is present. The excess water created from blockages can force sewage into buildings through floor drains, toilets, and sinks.
- **Household appliances**—Any appliance with pipes or other fixtures that feed into a water line has the potential to develop blockages or spring leaks, which can lead to serious flooding if left



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unchecked. Property managers need to be particularly cautious of refrigerators, dishwashers, washing machines and water heaters, and make sure to install and maintain them properly.

- **Bathroom and kitchen fixtures**—Of all the areas in your building, bathrooms and kitchens are the most prone to water incidents. To complicate matters, property managers are not always aware of plumbing issues that occur within individual units, making it all the more important to educate residents and perform regular maintenance.
- **Automatic sprinkler systems**—Leaks in connection points and damaged sprinkler heads can cause not only property damage, but also damage to tenants' personal property for which you could be held liable.

Loss Control Checklist

- Include HVAC systems in building maintenance programs to ensure they are functioning properly.
- Inspect water heaters for signs of failure and replace the units per the manufacturer's recommendations. Consider installing a water catch pan with a drain connected to a waste line, sump pump or another method of channeling water out of the building. Automatic shut-off valves are also a great way to limit damage in the event of a leak or unit failure.
- Inspect roofs to verify that draining systems are clear of debris and functioning properly. Regular inspections should be supplemented with assessments by professional roofing maintenance providers, who can correct small deficiencies before they create more serious problems.
- Identify areas of your building that are susceptible to unusual amounts of snow or rainfall. Pay close attention to these areas during the winter months and rainy seasons.
- Evaluate windows often. Reapply caulk and repair sealants during window inspections. Make sure to inspect windows after severe storms and take immediate action to repair windows, if necessary.
- Assess exterior walls after prolonged or intense periods of rain. Look for signs of erosion along the foundation and repair these areas immediately.
- Clear drains, gutters, and downspouts of debris. Ensure that water is always directed away from the building.
- Make sure sump pumps are in working order.
- Identify all equipment, processes and piping that are susceptible to freezing. Additional insulation can be added to the exterior of pipes that are at risk of freezing. You can prepare at-risk equipment for cold weather by doing the following:
 - Draining and securing any idle equipment
 - Providing adequate heat or locating equipment in a heated enclosure



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- Draining condensation from units
- Protecting equipment with suitable antifreeze products
- Have a professional inspect sewage lines regularly to allow for early detection of blockages.
- Develop a water damage prevention and response plan. These plans will allow your employees to act as a vital first line of defense against water damage. Make sure your water damage plan includes the following items:
 - A list of emergency contacts for whenever water damage is discovered.
 - A leak-response kit, complete with mops, absorbent cloths, epoxy, plugs and wet-dry vacuums.
 - A valve-identification sheet complete with images and general descriptions, making it easy to locate any shut-off valves in the event of a leak.
- Check all water supply lines on a regular basis to ensure that there are no breaks or leaks.
- Establish procedures residents can use to report issues with appliances and plumbing.
- Document water damage when it occurs.
- Replace damaged sprinkler heads and sprinkler heads installed prior to 1920.

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