

Water Damage Prevention



Water Damage Prevention plays a key role in a comprehensive Preventive Maintenance Program. Building water damage is a primary source of commercial property claims, resulting in significant structural and operational losses.

SOURCES OF BUILDING WATER DAMAGE

1. Rain and Surface Water

- Poor maintenance of roof
- Inadequate or poor maintenance of roof gutter system
- Severe storms and flooding.
- Building envelope fails allowing water intrusion through windows, doors and wall materials.
- Ground water flooding of buildings in hilly terrain.

2. Building Maintenance Systems

- The fire sprinkler system, hot water heater, air conditioning condensation pan and drain line installations bring large volumes of water into a building. System leaks can result in extensive water flow and property damage, especially if these systems are located on the top floor or roof of a multi-story facility.
- Water pumping stations require proper maintenance to prevent a system failure. Leak detection devices can monitor water fixture and system status and prevent major flooding.
- Unoccupied properties require routine maintenance activities to prevent possible water intrusion or system failures.
- The water supplies in some areas contain certain minerals, which can increase the corrosion rate of the water. System monitoring is recommended.
- Hot water heater dissimilar metal installations can result in flooding due to galvanic corrosion. For example, galvanized pipe connected to copper pipe without insulator.
- Grey or foul water tends to present intermittent leaks, which can slowly build up over time.
- Residential (rectory, convent) commercial appliances (washing machines, refrigerators with ice machines, coffee machines, water coolers, etc.) require more sophisticated plumbing hook-ups. Improper installation can cause leaks.



Water Damage Protection

WATER DAMAGE PREVENTION

Water damage can affect your building's structure and operations, and a water-related incident can cause significant business interruption.

A Water Damage Prevention Program is recommended. A typical program checklist assesses procedures and practices such as:

- Is water run-off and drainage evaluated to determine potential flooding? Complete a drainage system analysis and implement corrections to prevent property damage.
- Has a Facility Assessment and Preventive Maintenance Plan been developed?
- Do you have formal closing procedures for your buildings, including plumbing checks?
- Have critical building components been inspected by a qualified contractor (e.g. roof)?
- Are small leaks promptly repaired?
- Is the cause of any leak analyzed to determine the cause and if it was an isolated occurrence or a system-wide problem?
- Are housekeeping personnel instructed to immediately notify maintenance when any types of dripping, leakage or clogged drains are found?
- Is there close monitoring of work involving outside contractors/vendors that may affect piping systems (e.g. irrigation, water lines)?
- Are there any liquid storage tanks or vessels (e.g. hot water, heating/air conditioning, boilers) inside the building or on the roof?
- Are pipe diagrams or prints up to date and show the location of tanks and valves?
- Are shut-off valves "exercised" (closed and reopened, lubricated as needed) at least annually?
- Have leak detection devices been installed and are they monitored?
- Is someone available and trained to respond immediately to a leak emergency?
- Are professional clean-up and restoration companies immediately available, with authorization, 24 hours x 7 days a week?

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