



Risk Insights™ Water Damage

Your insurance program covers many types of water damage claims. This type of damage will vary, ranging from minor inconveniences to a possible relocation of your activities requiring decontamination of the premises. Many potential damages may be prevented by adopting simple preventative measures which we will explain in this bulletin.*

There are many types of water damages and these may be also aggravated by the source / condition of the water involved (white, grey or black water - the latter causing damages which require decontamination, eg. sewer back-up damages).

Water Damage – Types & Preventative Measures:

Sewer back-up

In order to prevent this type of damage, the main waste water pipe needs to be fitted with a backflow valve; in many municipalities, this is an obligation. The presence of such a valve will considerably reduce the risk of damages, however the device needs to be inspected and verified on a regular basis to ensure proper working order. Periodical inspection by a qualified plumber is recommended.

Ground water infiltration

A sump pit drainage system includes a sump pit, a sump pump and a discharge pipe. The sump pit, set into the basement floor, collects water from the weeping tiles around the basement while the pump eliminates the water to a safe location. Again, regular maintenance and tests will ensure that the sump pump remains in good working order. In situations where power outages are frequent or with past histories of high water levels, the installation of an emergency generator should be considered so that the pump remains ready to operate at all times, or installation of an emergency (battery operated) automatic back-up pump system (available in Hardware/Renovation centres).

Water Damage: More Frequent than You Think!
Please take 2 minutes to read this, it could save you a lot of trouble!

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Roofs

Many water damage claims are caused by accumulation of water on flat roofs which have not been adequately drained. This type of roof uses roof drains to evacuate water. It is therefore very important for these drains to be annually inspected and cleaned of any debris or sludge. Furthermore, the roof deck and membrane should also be inspected for any abnormalities or leaks. For sloped or hip roofs, a good preventative measure consists in regular inspection of the shingles. Moreover, a snow clearing / de-icing program will reduce the risk of infiltrations as well as roof snowload collapse (this should be done by professionals).

Water heaters

Water heaters don't last eternally and corrosion will eventually damage the tank, leading to leakage. Eventual damages can be reduced by installing the water heater in a tray or drip pan, which can be drained to a safe location. Avoid unpleasant surprises and set a replacement date before the first signs of trouble appear. Water heaters should be thoroughly inspected after 10 years of use; in fact it is normally recommended to replace tanks after this time period (or even sooner depending on the mineral content of the water).

Overflow of sinks

This type of claim in children's daycare centres is more common than you may think. Water damage can be extensive due to the overflow of sinks with either blocked / slow drains or simply by the taps left running at the end of the day. A simple inspection of the premises upon closing will eliminate this risk.

There are automatic systems available which will detect water leaks/flooding. The detectors will either shut off the main water valve or be connected to your existing alarm system (local or with remote supervision). A simple system, marketed mainly for residential use consists of a wireless water and flood detector with local alarm or connected to a telephone receiver/dialer system (available in Hardware/Renovation centres). These various systems can prevent important damages and will help in rapid intervention.

We have provided but a short insight into the subject of water damage and have not exposed all types of causes nor all preventative measures available. We do hope however that the information will be of some use to you in planning your own preventative measures. For additional assistance or questions, don't hesitate to contact your broker.

