

Risk Services - Self Maintenance & Inspection

Property & Water Damage Prevention

Annually:

- Review all plumbing fixtures and pipes for rust and/or corrosion.
- Review the domestic hot water tank for age and condition.
- Review the age and condition of the sprinkler system, including physical condition of sprinkler heads and pipes.

Semi-Annually:

- Doors, windows, and any wall penetrations should be inspected. Any seals and caulking should be replaced if required.
- Exterior walls should be inspected for physical damage. Any repairs, especially to EIFS, walls should be completed.
- All finished ceilings and basements (foundations) should be inspected for discolouration marks and evidence of water damage. If found, further investigation for potential water source should be conducted.

Quarterly:

- Condition of roof coverings, including flashing and other weather seals, skylights, etc. should be reviewed for evidence of water accumulation.
- Roof drainage systems involving eavestroughs, roof drain outlets, downspouts, etc. should be cleared of any debris.
- The discharge area of downspouts should be reviewed to ensure they remain clear of debris and continue to discharge at least 1.8 metres (6 feet) away from the building onto grassy areas, or other unused land.

Monthly:

- Condition of water seals and caulking around all plumbing fixtures should be inspected. Any seals or caulking should be replaced if required.
- Condition of hoses and/or fittings associated with appliances such as dishwashers, washing machines and refrigerators should be inspected. If required, replace hoses and fittings with leaks.

Daily:

- Supplemental heaters in areas such as a sprinkler room, vestibules, lobby, storage areas should be inspected to ensure they are in working order.
- Vacant buildings with sprinkler systems should be visited on a daily basis to ensure the heating system is in working order.

Sump Pump Checklist:

- On a weekly basis, ensure that the sump pump is in working order. If the sump pit is empty or below the trigger float, fill the pit with water. Make sure that the pump engages automatically. Check that the water from the pit is discharged outside the building at least 1.8 metres (6 feet) away onto a grassy area.
- The sump pump motor has varying useful lifetimes; listen for unusual noises or significant vibrations when it operates. It might be a sign that your pump needs to be replaced.
- Most sump pumps feature battery back ups, which need to be replaced at least every 2 years.

There are occasions when water damage does occur, despite our best efforts at prevention.

Here is a general guide of what you can do in a loss situation:

- If possible, turn off the main water shut off valve to your building. If the water is coming from a fixture, turn off the shut off valve that isolates that fixture or appliance.
- If possible, turn off the hydro only if the electrical panel is accessible without walking in standing water. You may require the assistance of your local municipal hydro utility service.
- If you have a Property Manager assigned to your building, you should notify them.
- Notify your Insurance Broker of the damage.
- Move items from wet areas to a dry place.

Northbridge Insurance® is committed to loss prevention.

For more information on how our Risk Services team can help you reduce your business risks, please visit www.nbins.com or call **1.855.620.6262**.