



Adventist Risk
Management® Inc.

WATER DAMAGE LOSS PREVENTION

There are two major causes for water damage claims. One is nature or weather-related incidents, like heavy rains, flood or freezing temperatures. Other water losses can be a result of poor maintenance practices. While we cannot prevent storms from occurring, we can prepare before they happen and reduce potential losses through a number of loss prevention methods.

Water losses can be reduced by establishing good preventive maintenance programs that care for buildings and equipment, inspect for potential problems, and repair leaks, deterioration or damaged areas before they become major issues. Here are some tips on how to prevent water damage from these causes.

Prevention Tips

BEFORE WINTER

WINTERIZE YOUR BUILDING

- Check all gutters and downspouts. Make sure they are clean and properly designed so melting snow and ice will drain down and away from the building and not back up and cause damage.
- Check and clear drains on flat roofs, which can become clogged from falling leaves in autumn.
- Check the condition of roofs for possible deterioration of roofing materials.
- If you live in areas prone to high winds, various products are available to protect roof edges, skylights, vents, chimneys, and valleys against “wind-driven” rain.
- A large percentage of water damage comes from broken pipes caused by freezing temperatures. Buildings need to be kept warm, and there are ways to help maintain a safe temperature zone, while reducing some utility costs.
 - Drafty windows and doors and cracks in building joints can quickly sap warmth from a building. Numerous products from caulking sealants to rubber seals and moldings are available to keep the cold out and warmth in.



- Use caulking to seal under windowsills and in other joints, like those found around fireplaces and where pipes enter buildings.
 - Check windows in doors for drafts, torn seals, and cracked or dried glazing materials and replace as needed.
 - Replace broken windows.
 - Blow or roll additional insulation in attics, but do not cover electrical junction boxes that protrude into the attic. In addition, keep insulation three inches or more away from recessed light fixtures or other heat sources. A four-inch, four-sided rigid metal box can help maintain this distance and can support the insulation.
- If water or drain pipes must run through poorly heated spaces like cupboards, closets, corners, and areas against outside walls protect them with heat tape, or insulate them with specially made insulated wrap. Do not compress insulation on pipes, as it will lose much of its insulating quality. Secure in place with duct tape.
 - Ensure that pipes in attics, outdoors, and in other unheated areas are also protected. A local plumbing contractor can assist with determining the actions needed to provide adequate insulation for these pipes.
 - If there are cut-off valves to exterior faucets, shut them down.
 - Keep facilities warm enough to prevent pipes freezing indoors. Most sources indicate that heat should be left on and set to no lower than 55°F. (12.78° C.). If you know that your building is poorly insulated, leaks cold air through windows, and has areas that do not get as warm as others, crank the heat up higher.
 - Prop cabinet and room doors open, if necessary, to get even heating throughout.
 - In some instances, as a last resort, it may be necessary to let the cold water run continuously. A stream of water slightly less than a pencil width is recommended.

PREPARE OUTDOORS

- Remove garden hoses from outside faucets. Water in the hose can freeze and expand and cause faucets and connecting pipes inside the home to freeze and break.

VACANT BUILDINGS

- Significant damage can occur if a vacant building has a burst pipe and it goes undetected. Even with the heat on low, make it a practice during cold weather to check buildings daily and more frequently where possible.

- If a building will be left vacant for a long period of time, consider shutting off water and draining lines by opening valves at the highest and lowest points. This process may also require blowing air through the pipes to remove the water from low points.

EQUIPMENT

- Maintaining warmth in buildings requires good maintenance of heating equipment. Have a qualified, licensed contractor check out and service the heating system long before the first cold snap. Heating specialists know what to look for and what could be a developing problem.

PREVENTIVE MAINTENANCE

DEVELOP SCHEDULES AND MAINTENANCE PROGRAMS

- Develop inspection and maintenance schedules for buildings and equipment.
- Check the condition of roofing, gutter walls, and other exterior structural elements periodically throughout the year and repair before any major damage occurs.
- Look for interior signs of water damage like ceiling spots, wall stains, seepage around windows, and other visual indicators.
- Check kitchens for signs of supply or drain pipe leakage under sinks.
- Check restrooms for sink and toilet leakage.
- If your building has a sprinkler system, check pipes for leakage and maintain per recommended National Fire Protection Association and other standards.
- Ensure your building sprinkler system has a flow alarm that will alert a central alarm company if a sprinkler is activated.
- Ensure that basement walls are adequately sealed.
- Check sump pumps for proper operation.

IT ALL MAKES A DIFFERENCE

Every step listed here can make a difference in efforts to reduce water damage losses. Look closely at your institution's preventive maintenance program and put any missing elements in place. Double-check conditions before major weather events occur and prepare to take the necessary steps to avoid water damage to your facility and the devastating affect it can have on your operations and mission.

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