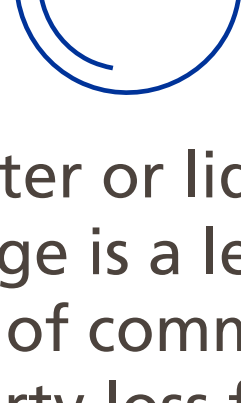


A cure for water damage



Water or liquid damage is a leading cause of commercial property loss from a frequency/severity standpoint.*



Proper inspection can reduce the risks and the costly associated expenses.

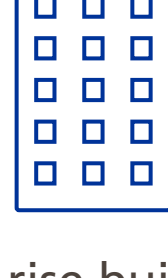


Risk factors

One or more could increase a property's vulnerability to water damage



Structures 20+ years old



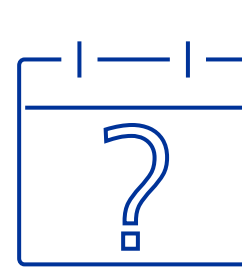
High-rise buildings with multiple tenants or units



High value content can significantly increase losses



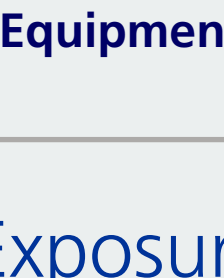
Exposure to seasonal extremes or geographic-based events



Deferred maintenance of structure and systems



Prevention tips



Equipment

Exposure

Failed pressure relief valves on hot water tank systems can result in large property damage losses.

Solution

Replace relief valves prior to end of expected life. Change all relief valves if issues arise with one.



Plumbing

Exposure

Improperly installed pipes or valves can cause damage, wastage and loss of productivity.

Solution

Test valves and systems prior to putting them in service.



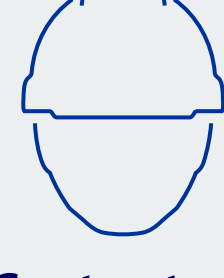
Aging infrastructure

Exposure

Aging infrastructure can lead to sewer back-up, pipe leakage (sewage and water) and burst pipes.

Solution

Replace piping networks prior to the end of their expected life. When possible, monitor history of issues with facilities in the area of the same vintage to identify premature aging or failure.



Contractors

Exposure

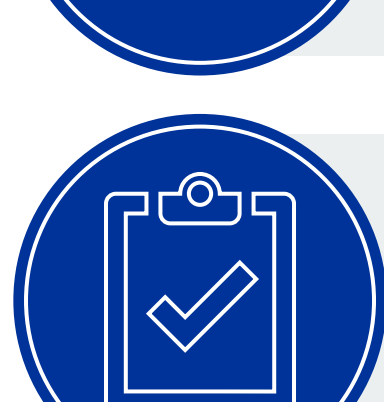
Contractors can be responsible for a large number of water damage losses.

Solution

Use only vetted contractors. Obtain proof of insurance from contractors. Have proper indemnification language on contract. Owner or 3rd party should supervise contractors' work during installation.



Mitigating leaks



Inspect

Develop a detailed inspection protocol.



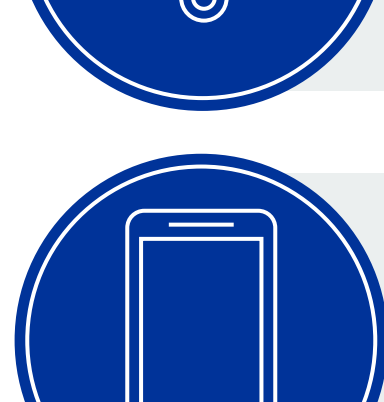
Plan

Draft a plan detailing what to do in the event of a leak and water damage.



Train

Ensure someone available on all shifts is trained to respond immediately to a leak.



Analyze

Analyze any leak to determine if it was an isolated occurrence or a symptom of a system-wide problem.



Organize

Emergency phone numbers should be readily available to management and the personnel responding to or overseeing the incident.



Spill response and pipe repair supply checklist

- Plastic sheet or nylon tarps to protect critical equipment or furnishing
- Portable pump(s) and hose
- Pipe clamps to place around and stop a leak
- Diagram of piping systems with valve locations highlighted
- Trash bags to dispose of wet material
- Wet vacuums or other water removal equipment (squeegees, mops, buckets)
- Absorbent towels for wiping up

*Source: Zurich claims data