

# ACURE

## Zurich's water damage prevention and recovery program

Non-catastrophic water damage is a leading cause of property losses according to Zurich's claims data<sup>1</sup>. At Zurich, we are focused on helping our customers identify and reduce the impact of water related losses and get back to business quickly.



### What water exposures can companies have?

#### Sources

- Broken pipes
- Frozen pipes
- Sprinkler head discharge
- Overflow of water
- Weather related water
- Contractor errors

#### Locations

- Occupied areas
- Laundries
- Subsurface parking
- Mechanical rooms
- Labs
- Drains

### What impact can a non-CAT water related loss have to my business?

- Costly repairs and replacement
- Disabling of critical machinery
- Hard to replace or repair equipment
- Reduced employee productivity
- Forced relocation of employees
- Supply chain disruption
- Customer service interruption
- Vacant property
- Reputational damage



### Why implement the Zurich ACURE program?

- A tested, six step program helps you identify and mitigate non-CAT water related exposures.
- Reduce direct and indirect costs, risks and disruption to your business from a water-related event.
- Train your employees so they understand how to spot and react to water related events.
- Help build resilience against future events through education, preparation, prevention and response action plans.
- Self-assessment and Risk Engineering led program options available.

### ACURE + a water detection system

Water-detection systems have become more cost effective and can allow you to identify and react to water damage more quickly – helping prevent and reduce losses further.

#### Water sensors

Water sensors can detect pooling water and notify you, helping you respond more quickly and help reduce damage.

#### Water shut-off valves

Shut-off valves can automatically cut water flow to a pipe or section of pipes, ending the spilling water.

#### Temperature sensors

Temperature sensors can help prevent frozen pipes by notifying you of temperatures below 40 degrees Fahrenheit.

Visit us at [zurichna.com/waterdamage](http://zurichna.com/waterdamage) or talk to your broker about how Zurich can help you craft a water damage protection solution for your company.

## Non-CAT water loss examples:

### Healthcare

A major leak from a hot water pipe damaged clinical and outpatient service areas on the first and second floor of a hospital. A 22-year-old pipe had corroded near a coupling. Prior evidence of a leak was present for some time. Although the responding maintenance staff was quick to locate and isolate the leak, damage in excess of \$1.5 million still occurred.



### Tenant Space

A frozen pipe burst and water leaked down four floors. The pipe was located just inside an exterior wall. A tenant space had the heat shut off when it was vacated and the space was not inspected. An inspection may have noted the fact that a window was open in the space, which coupled with the shut-off of the heat, led to the line freezing. The loss was over \$100,000.

### Office building

To provide water for a piece of equipment, a section of rubber hose was used. This hose eventually failed and flooded several levels of an office building. The damage was over \$500,000.

<sup>1</sup> Claims data based on a review of water damage claims from 2013 - 2017.

## Zurich

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