

Water Damage

Preventative Maintenance and Contingency Planning

Whether it's caused by flooding, frozen pipe/sprinkler ruptures, leakage or dispersal of fire suppression systems, water damage can originate from a number of sources:

- · Domestic water lines and systems
- · Drains and drain lines
- · Sewage systems
- · Cooling and heating piping
- · Sprinkler system
- Flooding

When water damage does occur, immediate and proper action is vital in preventing further damage and assuring a faster return to normal operations. A coordinated response with maintenance and remediation crews is beneficial if water damage is severe. Here are recommendations for contingency and maintenance planning.

Contingency Plan

- Which individuals are monitoring weather alerts? Are there guidelines to alert maintenance staff of major weather events?
- Is there a written plan detailing what to do in the event of a leak or rupture? Is the plan discussed at staff meetings at least quarterly?
- Does your staff know where the main shut-off valve for your plumbing is located and how to turn it off? Are valve placements tagged for identification?
- Is regular maintenance done by a third-party for piping systems (sprinklers, water, etc.)?
- Are housekeeping personnel instructed to immediately notify maintenance when any type of dripping, leakage or clogged drainsis found?

• Is the staff aware of all areas containing technology, machines, main telephone rooms, computer rooms, etc?

Preventative Maintenance

- Maintain indoor temperatures of 40 degrees. Provide adequate heating throughout areas susceptible to freezing, such as in stairwells, above drop ceilings and attic spaces.
- Put thermometers in key areas.
- Inspect roofs regularly to check for damage or deterioration such as cracking, splitting, blistering, separation, holes or other potential source of leaks.
- Remove snow from roofs, hydrants, sprinkler control valves and drains.
- · Eliminate drafts by closing and insulating vents. This may include vents located in foundation walls.
- Caulk and seal floor/wall openings and cracks that may allow a leaking fluid to pass through.
- Provide heat or adequately insulated enclosures for pipes located next to an outside wall.
- Disconnect and drain garden hoses.
- · Pipes in cabinets could be located against an outside wall. In addition to insulating the pipes, open cabinet doors to allow the heat in the room to keep them from freezing.

Flood Placement Support

Contact your MMA advisor for flood policy placement, tracking NFIP policies, or consolidating policies into a single program.



! If a Pipe Freezes

- · Turn off the main shut-off valve.
- Open the cold water faucet nearest the frozen pipe to relieve the pressure of expanding ice that may cause a pipe to burst.
- Gradually warm the frozen pipe with one of the following methods:
 - Expose the area to inside heat
 - Use a blow dryer
 - Wrap the pipe with a heating pad
 - Beam a heat lamp 8"+ from the pipe
 - Wrap the pipe with rags and pour hot water on it
 - Don't use torch or open flame (If the pipe is cracked from freezing, the water will begin to spray out as it thaws.)

! If a Pipe Ruptures

- Turn off the main shut-off valve.
- Turn off power immediately to any equipment in the room.
- Cover equipment with a plastic tarp.
- Place a bucket under the leak until the pipe can be repaired.

This document is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Marsh & McLennan Agency LLC shall have no obligation to update this publication and shall have no liability to you or any other party arising out of this publication or any matter contained herein. Any statements concerning actuarial, tax, accounting or legal matters are based solely on our experience as consultants and are not to be relied upon as actuarial, accounting, tax or legal advice, for which you should consult your own professional advisors. Any modeling analytics or projections are subject to inherent uncertainty and the analysis could be materially affected if any underlying assumptions, conditions, information or factors are inaccurate or incomplete or should change. d/b/a in California as Marsh & McLennan Insurance Agency LLC; CA Insurance Lic: 0H18131. Copyright © 2023 Marsh & McLennan Agency LLC. All rights reserved. MarshMMA.com