



Minimizing Property Loss Due to Water Damage


Water damage losses can be contributed to failing Heating, Ventilation and Air Conditioning (HVAC) components such as drain lines or broken coils, sump pump malfunctions or failures, faulty roofing coverings to include loose flashings, drainage issues around the building, or perhaps clogged gutters or downspouts just to mention a few.

To combat the different types of water losses experienced by others, we recommend the following “water-proofing” strategies.

Exterior Inspection - Exterior inspection should only be performed from ground level. If completion of inspection requires working from elevated heights, contact a qualified contractor.

- Inspect any building attachments to verify they are securely attached and in good condition.
- Inspect the condition of the roof to verify there are no cracks, curling or missing materials.
- For flat roofs, visually inspect for missing ballast material over the roof surfacing.
- Inspect all flashings (sheet metal or other materials installed into a roof systems’ joints and valleys to prevent water seepage) to ensure secured to building. This should be accomplished in conjunction with the roof inspection.
- Inspect the roofing drains to ensure proper operation and that they are free of any clogs and/or obstructions. After periods of rain, inspect the roof for water pooling as this can be an indication of clogged drains.
- Inspect gutters to ensure proper operation and there are no clogs or obstructions at least annually. In areas where leaf accumulation presents a problem, consider the installation of gutter guards to minimize this risk.
- Ensure that downspouts are in place and are directing water away from the foundation and also away from walking surfaces.
- Replace any damaged downspouts as damaged sections may restrict water flow and cause water backups.
- Visually inspect the drainage system away from the building.
- Verify drainage system carries water away from the buildings and ensure that landscaping is pitched away from the foundation.
- Check the foundation and foundation openings such as windows. Any cracks should be properly sealed. All windows should be properly sealed against water infiltration and for windows subject to flooding, installed berms or sump wells should be installed.
- Ensure all surface drains, including parking lots, driveways and sidewalks are operating properly and are free and clear of obstructions.

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- Visually inspect the condition of all joints in masonry work on walls as well as any overlaps on siding. Ensure that there is no gapping present that would allow for water entrance.
- Keep trees trimmed to prevent them from rubbing against the roof and to prevent excessive debris buildup.

Interior Inspection

- Verify all ceilings and walls are free from water stains which indicate leaks.
- Ensure drain pans to the HVAC system drain freely. Make sure the drain lines are clean and clear of obstructions.
- Inspect the components inside toilets twice a year, to include lifting the toilet tank lid to ensure the fill and flush valves are operating properly, periodically checking the supply line to make sure it's secure, closing and opening the supply valve to the toilet twice a year to verify no rust and smooth operation, and lastly, pay special attention to water running periodically in a toilet tank between uses which may indicate a failing flush valve.
- Frequently check water heaters for leaks. This should include the pipe connections, the valves and underneath the unit. Also, periodically drain a bucket of water from the drain faucet at the bottom of the water tank. This will remove sediment from the tank bottom that could corrode the unit as well as reduce its heating efficiency.
- Ensure proper sump pump operation. Follow recommended maintenance procedures. When purchasing the pump, purchase a unit with a battery back up option and replace batteries every two-three years.
- Inspect floor drains in the basement areas. Ensure there is no storage of items that may block the drains.
- Protect stored items in basement areas by keeping at least 6" off the floor. Valuable items should be stored in upper floor areas rather than in the basement, which is susceptible to water damage.

Staff Awareness

- Ensure that everyone in the building knows what to do in the event of water damage scenarios. Familiarize the staff with water shut-offs, drains and sump pumps, etc. Applicable emergency phone numbers such as plumbers, sprinkler contractors, etc. should also be made readily available.
- Ensure all employees are aware of sprinkler control valves and proper way to close water supply to the sprinkler system in the event of an accidental activation.

Utica National has a wide array of materials available to help you control these types of losses. Visit us at uticanational.com or contact your local Risk Management Representative for more information.

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