



ALLIANZ COMMERCIAL

Prevent, mitigate and manage water damage in your facility

Risk bulletin

According to the American Insurance Association water damage is the second most common claim filed in the United States.

Even a small amount of water can cause significant damage to your facility. Critical infrastructure such as high value equipment and machinery, electronics and computer networks require special protection.

Having a water mitigation plan in place that includes Preventative Maintenance as well as an Emergency Response Plan is the key to limiting damage and eliminating downtime.

A labyrinth of pipes are located above your ceiling and behind the walls of your facility, therefore, it's important to understand how many potential sources of water damage exist.

Domestic Water Lines – Carries potable water to bathrooms and other plumbing fixtures, such as kitchens within the building.

Drain Lines – Carries waste water away from the plumbing fixture and ties into the sewage line.

Sewage Lines – Carries waste water away from the building and into the municipal waste water system.

Cooling/Heating Lines – Carries water or refrigerant from the boiler or heat exchanger to fixtures within the heating or cooling systems.

Sprinkler Lines – Carries water to sprinkler heads located throughout your facility.

Roof and Windows – Both form essential parts of the building envelope. Water can easily enter your facility around failing roof flashing or compromised window seals. Flat roofs require special attention. All penetrations of the roof including skylights should be inspected on a regular basis.

Small leaks can severely damage offices, hotels, condominiums, manufacturing, warehouse and retail spaces

Preventive Maintenance and Inspection Protocols are your keys to success in preventing water damage to your facility.

1. Survey the building envelope (exterior) for potential leaks. Inspect the outside of your facility on a regularly scheduled basis:
 - Seal wall, roof and ceiling penetrations with fire-resistant and watertight materials
 - Review downspouts/leader pipes to ensure that they are extended away from buildings
 - Deploy sump pumps at points of water ingress or collection.
2. Regularly inspect:
 - Connections of dissimilar metals for corrosion
 - Water pumps for excessive vibration
 - Water heaters for signs of corrosion
 - Exercise domestic water control valves – Annually
 - Test Sump Pumps – Quarterly
 - Check and clear if necessary HVAC condensate drains - Monthly
 - Check and clear if necessary roof drains – Monthly.
3. Be sure to:
 - Label sprinkler control valves to identify the area controlled
 - Provide labeling to indicate a warning to avoid contact with sprinklers
 - Enhance your monitored alarm system with water detection and flow devices
 - Equip sewer lines with backflow prevention valves.
4. Protect Critical Infrastructure:
 - Provide catch pans for overhead supply/drain pipes
 - Consider rerouting steam and liquid lines away from high-value equipment
 - Provide drainage and leak detection with central station alarm monitoring.

For Critical Infrastructure located below grade:

 - Deploy sump pumps connected to emergency back-up power
 - Sump pumps should be equipped with central station monitored high level alarms
 - Equip below-grade drains/sewer lines with backflow prevention valves.
5. Develop and post an Emergency Response Plan
 - Create an emergency response team within your organization and train on a semiannual basis
 - Maintain a list of contractors that regularly service your facility (electrical, HVAC, elevator and plumbing)
 - Identify where any salvageable stock may be stored if water damage is incurred.