



Water damage is the leading cause of real estate property losses in terms of both cost and frequency of claims. Claim costs include physical damage, and may also include liability claims, additional living expenses, business interruption, and loss of income while occupied spaces are repaired.

Knowing how to properly inspect your building's internal water sources can be confusing, but this checklist can help you navigate all the different potential sources of water damage.



STORM AND SANITARY SEWERS

- Ensure your sewer has a clean out. If not, installing one will allow access for clearing any line blockage.
- Install a back flow prevention device. This will prevent raw sewage from backing into the building's drainage system from an overloaded main sewer line.
- Remove solid yard waste around outdoor surface water drainage systems leaves, tree limbs, and grass clippings can cause a sewer back up.
- Ensure floor drains, drain tiles, downspouts, or sump pumps do not connect to the sewer line. This may cause sewage to back up into the building.
- Move deep rooted plant landscaping away from the sewer laterals roots can grow in a manner so as to block drainage in the sewer line.
- Use strainers in run off and sanitary drains (sinks, lavatories) to prevent solid waste from entering the service piping drainage system.
- o If you have a grease trap, these should be cleaned frequently.
- Ensure grease is not disposed through the sewer system.



SUMP PUMPS

- o Follow manufacturer's recommended maintenance.
- Test the sump pump every 2-3 months, and clean annually prior to the rainy season.
- Connect sump pump to backup power supply, if possible. At the very least, install a battery backup system in the event of a power failure.
- o Inspect batteries prior to any significant rain or storm event.

PLUMBING SUPPLY ISOLATION VALVES

- Ensure all valves are readily accessible and mapped to identify purpose and zones of control.
- Consider adding valves if needed to help improve response time in isolating a leak.
- Waterproof floors above areas containing critical and valuable equipment.
 Seal openings around floor penetrations made for conduits, ducts, and other utilities.

PLUMBING SUPPLY LINES

- Oheck piping for condensation, dripping water, and evidence of leakage.
- o Ensure adequate insulation around insulated pipes.
- Search for the presence of rust under insulation of insulated pipes.
- Be watchful for stains on walls or ceilings, or musty smells.
- o Pay attention to your water bill a significant increase could mean a leak.
- o Consider the installation of water detection devices with an automatic shutoff.



HEATING, VENTILATION, AND AIR CONDITIONING (HVAC)

- Check chilled water piping and condensation drains for leakage.
- Clear drain lines of obstuctions as necessary.
- Ensure insulation around ductwork to prevent condensation on exterior surfaces.

REFRIGERATOR / ICEMAKER

- Verify proper installation of icemaker supply line.
- o Ensure a tight connection between hose and valve, but avoid over-tightening.
- Inspect the hose every 6 months to check for signs of deterioration and to ensure secure valve connection.
- Ensure a 3 inch space between the back of the refrigerator and the wall, so as to prevent crimping.

WASHING MACHINE

- Ensure supply valves are closed when not in use.
- Ensure a 3 inch space between the back of the washing machine and the wall, so as to prevent crimping.
- Check hose for cracks, kinks, or blisters. These are most commonly found near the hose connection.
- Make sure to replace washing machine hoses every 5 years.
- o Consider installing reinforced braided stainless steel hoses.
- o Install water catch pans beneath washers.
- Onsider the installation of water detection devices with an automatic shutoff.

WATER HEATERS AND ALL MAIN FACILITY WATER SERVICE

- Carefully consider the location of hot water and heating systems with respect to damage potential. The room should be properly designed for the equipment, with drainage devices, automatic shut-off valves, and/or leak detection alarms.
- o Plan water heater tank replacements well prior to the expected failure of the unit. The estimated lifespan of a residential tank water heater is 10-15 years, but may vary significantly with use.
- Schedule a professional plumbing inspection at least once every 2 years. Once the warranty has expired, shift to an annual inspection.
- o Flush tank every 6 months to remove sediment. If you live in an area with hard water, this should be done every 3-4 months.
- o Consider the installation of water detection devices with an automatic shutoff.

TOILET

- o Inspect flushing mechanism inside toilet every 6 months. The fill valve should shut off when the float reaches the proper water level.
- o Inspect the supply line every 6 months. Ensure connection to the valve is secure.

SINKS

- o Inspect plumbing beneath sinks every 6 months. Ensure connections are secure and there are no signs of corrosion on the pipes.
- O Look for kinks in copper or plastic piping. These could lead to pinhole leaks over time.



Along with this checklist, make sure to check our building envelope inspection checklist, and read HUB's 10 step water damage mitigation program.

HUB can also help you assess your water damage risk and advise you on other key water damage mitigation tactics.

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