# Your guide to...

AVIVA Insurance

## Water damage prevention: condos and apartment buildings

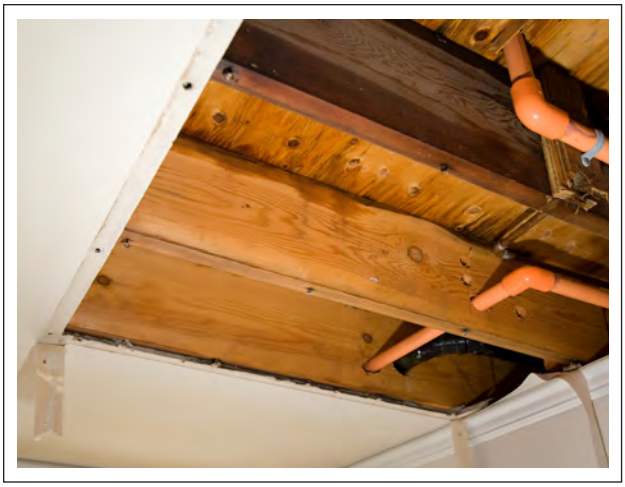
You work hard to maintain your properties. That's why it's important to ensure you're protected from all potential losses – especially when they're avoidable.

By actively protecting your premises from water damage, you can reduce the potential impact and losses for you and your tenants.

### Sources of water damage

Water damage is most often the result of:

- human error, for example, leaving a sink tap running or a door or window open in the winter,
- aging, unmaintained or faulty plumbing and equipment,
- severe weather events such as high winds combined with driving rain, or
- undetected water leaks.



### Monitoring interior and exterior areas

The impact of water damage to your buildings depends on the source location.

Regular inspections of both the inside and outside of your building can help you minimize potential issues.

*On the inside*

- Plumbing: inspect piping, drains or fixtures such as faucets, toilets or sinks, equipment including water heaters, dishwashers, washing machines or humidifiers; sump pumps and other equipment.
- Mechanical systems: inspect air handlers, humidifiers, evaporators, condensate drains, chillers, pumps, tanks, boilers, piping, refrigerant lines or storage tanks.
- Fire sprinkler piping: inspect for damage to sprinkler heads, control boxes, valves and stand pipes.
- Wet areas: inspect showers or bathrooms, steam rooms, laundry, indoor swimming pools – areas which generally maintain a higher relative humidity.

*On the outside*

- Roof membrane: inspect for any damage caused by blocked or corroded drains, broken shingles, animals or uncontrolled runoff.
- Exterior plumbing systems: inspect for any damage caused by frost heaving, age, or corrosion.
- Drainage issues, inspect for:
  - blocked drains, which could be the result of age, improper design or installation,
  - proper drainage system performance during heavy storm events,
  - poor landscaping which may result in improper slope levels away from the building, and
  - flow from adjacent properties.
- Inspect your septic systems.
- Inspect outdoor swimming pool and spas.
- Building materials, inspect for:
  - faulty or old seals on windows and doors,
  - improperly sealed cladding (wood siding, trim), stucco, brick, one coat systems and panelized systems,
  - spalling or cracking of brickwork, loss of mortar, staining, and
  - concrete foundation failures, basement walls (poor waterproofing), improperly sealed penetrations.

## Take action to prevent water damage

Following the actions in this section can help minimize water damage risks to your building.

*Shut-off valves*

- Ensure the main water valves are properly labeled and post their locations for occupants and building management.
- Provide instructions to unit occupants regarding where and how to turn off the water supply in their units.
- Advise unit occupants to turn off water to their unit when absent for an extended period of time and to drain their faucets to clear the pipes.
- Mark swimming pool and spa valve settings clearly and post operation instructions.
- Inspect and maintain valves regularly using a licensed, qualified and insured professional.

*Water containment and drainage*

- Place individual unit hot water tanks in a drain pan with provisions for the safety valve line to drain without causing damage.
- Replace individual unit hot water tanks every 10 years.
- Provide large central hot water tanks with a dedicated floor drain to handle a tank failure.
- Locate heating boilers (central hot water or steam) in a boiler room with proper drainage.
- If boilers are located above grade, ensure the floor-to-wall joints are sealed with mastic sealer to prevent leakage to lower floors.

*Freeze protection*

- Ensure exposed pipes protected with additional insulation and trace heating.
- Advise unit occupants to maintain a minimum temperature of 55F (13C°) to keep pipes from freezing.

*Equipment inspection and maintenance*

- Install appliances using a licensed, qualified and insured professional.
- Inspect braided hoses regularly and replace every five years.
- Service and inspect all equipment and piping regularly.

*Water flow and leak protection*

- Install water leak detection system alarms to help identify potential trouble spots.

*Sump pumps*

- Install at least two sump pumps in each sump well (a main and a back-up) and inspect and test the pumps regularly.
- Connect each pump to a separate electrical supply circuit.
- Monitor the sump system using a high water level and power failure alarm system.
- Connect the sump pumps to a back-up power system which will operate in a power failure and keep the pumps running for a set duration.

*Routine inspection and maintenance*

- Design a comprehensive risk management process that includes routine inspection of equipment and piping, your grounds and the building interior and exterior.
- Develop a maintenance program, carried out by licensed, qualified and insured contractors for your property and equipment.
- Schedule regular premise walks for security and maintenance staff to check and record the condition of boilers, sumps, interior areas and exterior areas for water or water damage.
- Create a planning guide detailing the correct procedures to be taken to minimize loss should a water damage incident occur.

For further information on this topic, please contact your independent insurance broker.

Visit www.avivacanada.com/riskmanagement for more Your guide to... information sheets on other loss control topics.

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