



*We've got a leak!*

## **Water Damage Mitigation Strategies**

Water damage is now the most frequent source of insurance claims and damage for homeowners, condominium unit owners, and condominium corporations. It can leave any property owner seriously inconvenienced at best, or with sizeable expenses or even forced out of their homes at worst.

Take a moment to count the number of connections in your home or condominium unit where an appliance or plumbing fixture is connected to outside water sources. Even for a small home it could be ten or more.

Each of these connections has the potential to leak. In a house, the owner's insurance policy will respond to a claim for damages. In a condominium unit, if your unit is found to be the source of a leak that causes water damage to the building's common elements or standard unit features, you may be held "responsible" for the damages up to your corporation's deductible. Given we cannot eliminate water from our homes entirely, loss mitigation is key for all parties: home owners, condominium unit owners, and condominium corporations.

### **What can we do?**

- Know the location of your water shut off and immediately turn off the water supply if you discover a leak.
- Use a water leak detection device to monitor appliances or piping that can leak, or contract a servicing company to do so. These devices can be easy to install, and cost effective for areas that are difficult to inspect frequently.
- Winterize hose bibs as needed.
- Replace rubber appliance supply hoses with steel braided hoses.
- Dishwashers can leak from the front or back of the appliance – visually inspect the rubber gasket around the inside edge of the door and replace if cracked or worn.
- Avoid flushing foreign objects down toilets.
- Ensure your tile grout is properly sealed.

### Washing Machines

Now in almost every home and many condominium units, we must make sure they are properly installed and maintained.

- Use steel-braided supply hoses and inspect them often for damage.
- Use only detergent appropriate for the type of washer you have – for example, high-efficiency washers need high efficiency detergents to prevent suds and backflow.
- Use a water leak detection system.
- Allow three to four inches between the hose connection and the wall.

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- Replace hoses every three to five years or sooner based on usage.

### Dishwashers

Like the washing machine, life would be a little less enjoyable without a dishwasher, but some of the strategies are worth repeating:

- Visually inspect the rubber gasket around the inside edge of the door and replace if cracked or worn.
- Use steel-braided supply hoses and inspect them often for damage.
- Consider installing a water leak detection system for hard-to-reach areas: pumps, valves, etc.
- Only use detergents specifically formulated for dishwashers; avoid detergents that create suds.
- Keep the drain basket clean.

### Sprinkler Systems

In buildings equipped with sprinkler systems: Sprinkler systems have saved an untold number of lives in Canada. There can be no debate that they are a critical component of a building's infrastructure. A sprinkler can put a massive amount of water on an area in a very short time, and for this reason, it is key that they be properly maintained to ensure they only are activated when needed.

- Do not hang anything from sprinkler lines or heads. This includes electrical cords, cables, candleholders, clothing, and hangers.
- Keep an at least an 18-inch clearance between the sprinkler head and items underneath to allow proper disbursement of water.
- Inquire about and ensure that the sprinkler system is annually inspected and maintained by certified technicians.

Check your insurance policy. Care should be taken to ensure that the sum insured for your contents accurately reflect the cost to replace all your belongings. Also, in the case of a condominium, ensure your policy will respond in the event you are asked to pay the condominium corporation's deductible (which can be sizeable) following a loss that originated in your unit.

### **When you are away.**

Ideally, if possible and practical, when you are away from home for several days or longer, shut off the water at the source that it enters your premises or at the source to specific appliances such as the dishwasher and the washing machine. Consult your plumber for what is appropriate in your circumstances. You should have your premises checked daily in your absence.

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**Leak Detection Systems and Devices.**

Noted in each of the above were leak detection systems. There are many available in the retail market. They run the range of simple to install and inexpensive, to complex and costly integrated systems. Here are some links to some options to explore:

[www.alertlabs.ca](http://www.alertlabs.ca)

[www.fibaro.com/en/products/flood-sensor/](http://www.fibaro.com/en/products/flood-sensor/)

[www.homedepot.ca/en/home/categories/building-materials/electrical/water-detector-alarms-and-sensors.html](http://www.homedepot.ca/en/home/categories/building-materials/electrical/water-detector-alarms-and-sensors.html)

Sentinel Leak Defense: [www.leakdefensesystem.com](http://www.leakdefensesystem.com)

Flo-Logic: [www.flologic.com](http://www.flologic.com)

Phyn Plus: [www.phyn.com](http://www.phyn.com)

Eddy Home Solutions: [www.eddysolutions.com](http://www.eddysolutions.com)

Connected Sensors: [www.connectedsensors.ca](http://www.connectedsensors.ca)

***To find out more, contact us anytime at 1-855-390-9300 or [info@gatewayinsurance.ca](mailto:info@gatewayinsurance.ca).***

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