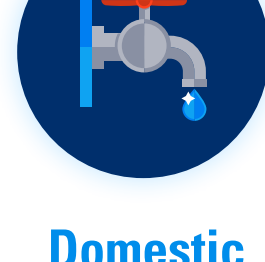


RISKY BUSINESS

What You Need To Know About...

WATER LEAKS

COMMON WATER LEAK SOURCES:



Domestic Water



Sewage Pumps and Piping



Air Conditioning Equipment and Drain Lines



Rainwater Drain Lines



Chilled Water Equipment or Lines

Quickly identifying, containing and effectively responding to the leak can greatly **reduce the severity of the damage.**¹



CONTAIN

DETECT

REACT

CAUSES OF LOSS BY FREQUENCY:

Water leaks and the damage they cause continue to be the **most common occurring loss.**¹



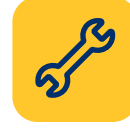
Liquid Damage



Natural Hazards

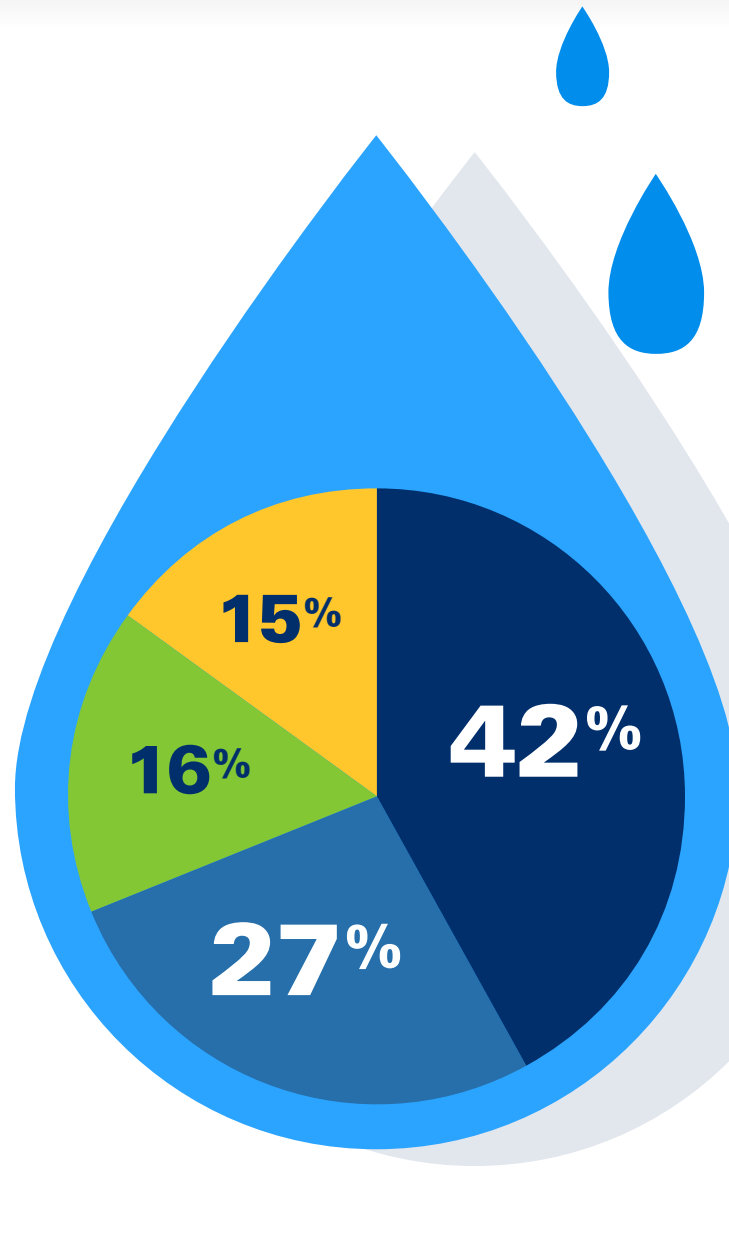


Fire



Equipment Breakdown

Source: FM Global Clients



WATER LEAKS BY LOSS:^{2,3}

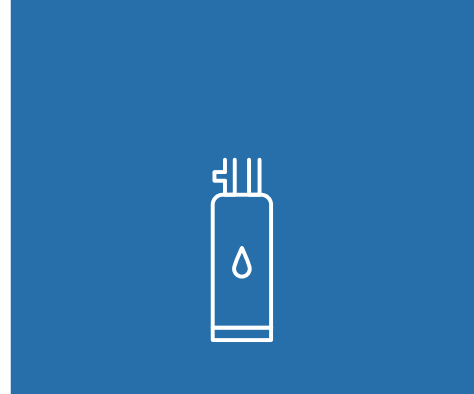
48%

of water losses are **caused by broken or corroded piping** along with failed fittings and connections, including sprinkler systems.



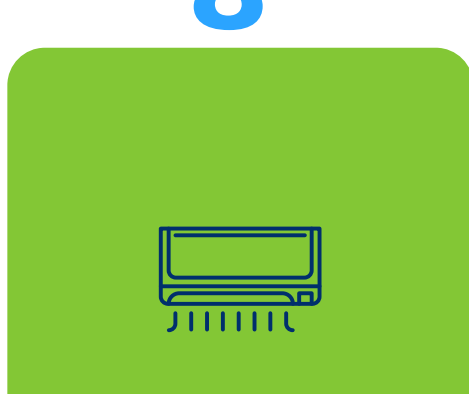
MALFUNCTIONING EQUIPMENT:

11%



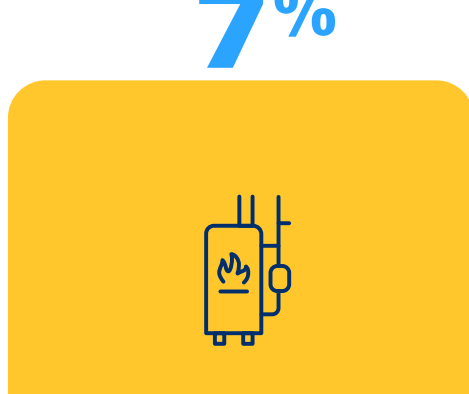
Water Heaters

8%



HVAC

7%



Boilers



15%

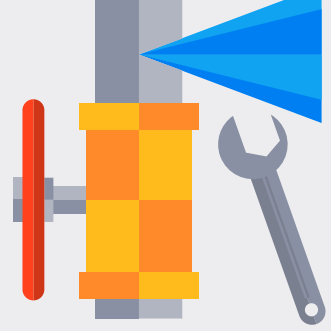
of water losses are caused by **failure of building envelopes, roof and windows leaking.**



5%

of losses are caused by **sewage backups.**

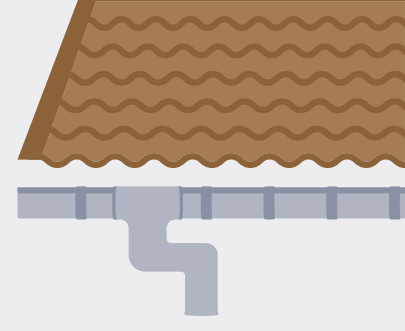
PREVENTATIVE MAINTENANCE TIPS:



Exercise domestic water control valves annually.



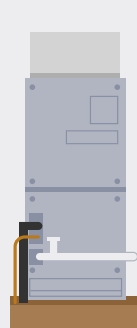
Test sump pumps quarterly.



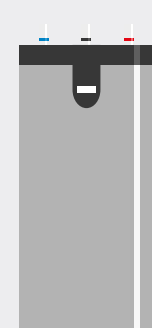
Check/clear roof drains quarterly.



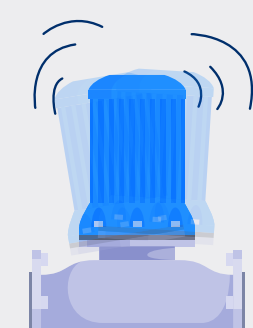
Regularly check connections of dissimilar metals for corrosion.



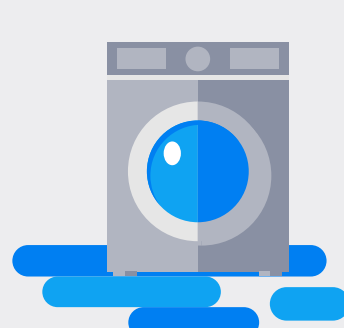
Check/clean HVAC condensate drains monthly.



Check water heaters for signs of corrosion.



Check water pumps for excessive vibration.



Install water collection trays for water heaters, washing machines and other liquid handling equipment.

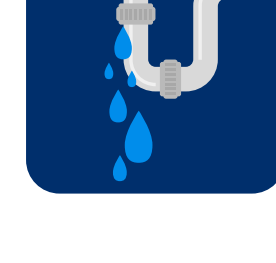


Install water leak detection in areas susceptible to liquid losses. Leak detection of any kind should send phone or email alerts.



Install temperature sensors with monitoring for when interior temperatures fall.

EMERGENCY RESPONSE:



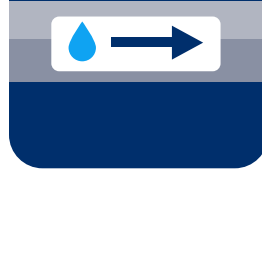
Address liquid leaks in emergency response plans.



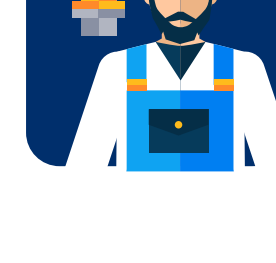
Identify main and critical valves.



Create a list and map of all domestic, chilled and fire protection shutoff valves. Map the areas where these valves serve.



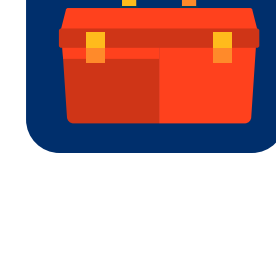
Label supply lines to indicate direction of flow.



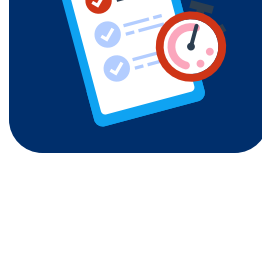
Ensure staff on all shifts are trained and authorized to isolate leaks.



Provide liquid response carts and supplies to support salvage and cleanup.



Maintain an up-to-date contractor list for cleanup/salvage and repair companies.



Test the response plan annually.

Mutual Boiler Re[®]

Member of the FM Global Group

References

¹ FM Global Property Loss Prevention Data Sheet, *Liquid Damage: Guidelines for Commercial Properties* (W151500)

² <https://restorationking.com/11-water-damage-statistics-thatll-make-you-rethink-water-damage-restoration/>

³ <https://www.chubb.com/us-en/businesses/resources/10-most-common-sources-of-commercial-water-damage.html>