



WATER DAMAGE PREVENTION

Water damage accounts for approximately 50% of all condominium insurance claims. Over the last decade, water damage to condominium and apartment buildings has increased dramatically.

Ten Most Common Water Related Damages:

1. Unit occupant leaves window or door open during cold temperatures leading to pipes freezing and bursting.
2. Fridge lines to water dispenser/dishwasher line failures.
3. Hoses to washing machine deteriorate and break.
4. Overflowing toilets and bathtubs.
5. Sprinkler heads (accidental discharge due to human error).
6. Pipes bursting due to faulty workmanship of plumbing/lack of insulation.
7. Sewer Back-Up.
8. Accumulation of snow on roof melts and leaks into units (bad roof).
9. Flooding as a result of aging city underground water mains (bursting and back-up).
10. Failure of recirculation lines causing resulting water damage.

The Importance of Water Damage Prevention

Maintenance and prevention can reduce the following effects of water damage claims:

- Insurance rate increases affecting the building operating cost.
- Increased water damage deductibles (\$10,000 is becoming a standard).
- Water damage affects the overall longevity of a building.
- Resale value of units in buildings that have a history of claims.
- Negative effect on unit owner moral (damage to contents & living disruption).
- Depletion of operating funds and reserve due to increased premiums and deductibles.
- Reduced capacity in the insurance market.

What can Boards and Owners do to prevent water damage?

- Check caulking around doors, windows, or other wall penetrations such as plumbing and air conditioning units. If the caulking has deteriorated (not a solid line) replace it.
- Sewer systems can become plugged causing a reduction in treatment. Drains are slow backing up or there is an unpleasant sewage odour. Consult a professional as soon as signs are noticed to help prevent major problems.
- Check the condition of all water seals and caulking in your kitchen and bathroom such as bathtub, faucets, showerhead, toilet, and dishwasher. Leaks around these fixtures can result in water damage to floors, walls and fixtures. Replace caulking seal as necessary.
- Know where shut off valves are for all major sources of water in your unit such as toilets and sinks. In an emergency, shut off valves allow you to turn off the water supply, thus minimizing the risk of water damage.
- Replace rubber hoses to washing machines every five years. Rubber hoses tend to deteriorate so it is recommended that newer reinforced and braided hoses are used as they are more durable. Reinforced braided hoses should be replaced every fifteen years.
- Visually inspect pipes and fixtures around your unit for rust or corrosion. If rust or corrosion is identified you should call a professional.
- Check eavestroughs for debris or blockage.
- Holidays – Turn off all the water at the main valve before you leave for a vacation. Arrange for a reliable relative or friend to check your unit to ensure the furnace hasn't shut off, which could cause the plumbing pipes to burst.
- Are individual unit hot water tanks placed in a drain pan with provisions for the safety valve line to drain without causing damage?

What should you do if you have water damage?

- Stop the water. Shut off the water supply to stop further damage.
- Safety. Depending on the circumstances you may have to turn off the electricity, but only if you can reach it safely.
- Prevent damage to your possessions. Move furniture, electronics and wood, paper or fabric items out of the path of the water.
- Contact your Property Manager as soon as possible. Your property manager will send out emergency contractors for clean-up and the drying process.
- Provide access for a contractor and/or adjuster to enter your unit to assess the damages.
- Provide access to contractors to facilitate repairs.

BFL's Real Estate Team understands the risks faced by Corporations. In addition to protecting your investment, we offer guidance focused around claims prevention, coverage education and bylaw review to property managers, landlords and condominium boards.

E. albertarealestate@bflcanada.ca

P. 1 888 451-4132 | 403 451-4132

bflrealestate.ca