

PRIVATE CLIENT SERVICES

Water Leak Prevention at Home

Insights to Stay Safe & Prepared



Water damage from plumbing leaks is one of the most significant and frustrating loss drivers among homeowners. Implementing proactive mitigation measures can help prevent and minimize the likelihood of leaks causing extensive damage and wreaking havoc in your homes and vacation properties.

Key Takeaways

- Unlike flooding caused by severe weather, most water damage claims stem from problems originating inside the home.
- The most common culprits are burst pipes and leaks in water-consuming fixtures or appliances such as washing machines, sinks, toilets, showers, ice makers, dishwashers, wet bars, and more.
- Renovations due to water damage can displace homeowners from their residence for months at a time.
- Seasonal or secondary homes are at particular risk due to lack of occupancy. Water damage becomes much more extensive when not detected quickly.
- Larger homes also face heightened risk because these properties typically have many bathrooms, second kitchens, and complex water line systems.
- Homeowners insurance policies increasingly restrict coverage for properties with repeated water damage losses, and some require the installation of water monitoring and automatic shutoff devices as a condition of coverage availability.
- Some insurance carriers offer premium credits when a home is equipped with an approved water leak mitigation device.
- The Insurance Information Institute reports that damage from water or freezing is one of the most common causes of losses and claims for homeowners.*





How to Plan Ahead

- The best way to minimize the frequency and severity of plumbing leaks is to invest in automated water monitoring and shutoff devices.
- Whenever possible, choose an automated whole-house water monitoring and shutoff system that sends alerts through an app and/or connects with your central station alarm system. There are two main types:
 - » **Flow-based systems** offer the most comprehensive protection and are preferred by high-net-worth insurance carriers. They monitor overall water usage and can shut off the water supply in the event of a leak or unusual activity. They often use machine learning to determine normal vs. abnormal water consumption for your household.
 - » **Sensor-based systems** are effective but require you to place physical sensors near all water-consuming appliances and fixtures. If water reaches a sensor, a wireless signal triggers the water supply to shut off. These systems may not detect leaks that don't reach a sensor.
- If a whole-house system is not feasible, such as in condos or apartments, place point-of-use sensors near all relevant fixtures and appliances to detect leaks at their individual source.
- Hire a professional plumber to install automated systems and advise on the precise location of appliance-specific sensors.
- Adhere to regular maintenance schedules for all plumbing systems, water supply lines, water heaters, HVAC systems, and sump pumps.
- Use steel-braided hoses, not rubber, to connect water supply lines to washing machines and toilets. Upgrade plastic connectors to metal and replace hoses every ten years.
- If your laundry room is on an upper level, place a drip pan under the washing machine as a first line of defense.

- Ensure everyone in your household knows the location of your main water valve and how to turn it off.

Additional Steps to Avoid Water Damage

- If you have not done so already, take action to install mitigation devices and systems as soon as possible.
- Consult a plumber immediately if you notice wet spots on ceilings or walls.
- Shut off your water supply when leaving your primary home for vacation or an extended period.
- Shut off your water supply at vacation or seasonal homes every time you leave the property.
- If someone is checking on your unoccupied home, ensure they inspect every room including the attic, basement, and crawl spaces. Have them check pipes as well.
- Lessen the chance of frozen pipes when the outside temperature drops below freezing:
 - » Keep the indoor temperature at least 65 degrees and use portable thermostats to monitor remote areas. For unoccupied homes, set the thermostat to at least 50 degrees.
 - » Allow faucets to drip overnight to keep water moving. Shut off the water completely if no one will be home for more than 24 hours.
 - » Keep cabinets open overnight beneath sinks and where exposed or external pipes are located to allow warmer air to circulate near pipes.
- If you discover water damage, contact your insurance carrier to initiate a claim. Inform your insurance advisor and get immediate assistance with drying out affected areas to minimize additional damage.

<https://www.iii.org/fact-statistic/facts-statistics-homeowners-and-renters-insurance>



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