



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 high-net-worth 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.

WHAT WE SEE - FACTS AND OBSERVATIONS.

- 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.
- The Insurance Information Institute reports that one in 60 homes endures property damage caused by water damage or freezing.*
- 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.

WAYS TO PLAN AHEAD - YEAR-ROUND RECOMMENDATIONS.

- 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.

THE RIGHT MOVES RIGHT NOW – 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.

FOR MORE INFORMATION, CONTACT:

Your Risk Strategies advisor
or email privateclient@risk-strategies.com

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

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