

Stop Water Damage Before it Starts

Water damage claims can be devastating to a business. In addition to destroying carpets, floors, and walls, water-related damage also ruins important equipment such as computers, fax machines, sound systems, and phone systems.

Our claims history shows that in the fall, water damage losses occur from heavy rain, which results in roof leaks and sprinkler system leaks. Pipes can fail due to wear and tear. You can prevent these damages by conducting regular inspections of your property. The Institute for Business & Home Safety (www.ibhs.org) provides the following recommendations for reviewing your property.

- **Inspect flashing and sealants around windows, roofs and doors.** Check sealants and caulking. If they are brittle or there are noticeable gaps in spaces, reseal or apply new caulk to the area.
- **Check roof drainage systems and ventilation systems.** Ensure roof drains and gutters are free of debris, and that water drains away from buildings. If the roof is in poor condition, you may need to replace it. Make sure ventilation systems have appropriate hoods and are in good condition. Check heating and air conditioning systems for excessive condensation or leaks in water lines. You may need to contact a professional contractor to inspect these areas properly.
- **Check plumbing.** Look for leaking fixtures, dripping pipes (including fire sprinkler systems), clogged drains, and defective water-drainage systems. Consider contacting a sprinkler system contractor to inspect your system for deteriorating pipes that might burst during the winter.
- **Inspect foundations and exterior walls.** Look for cracks in walls and gaps in expansion joints (material between bricks, pipes and other building materials that absorbs movement). Have a professional building contractor inspect significant gaps or cracks.
- **Check interior walls and ceilings.** Water stains on the ceiling or running down walls may be the sign of a much greater problem behind the drywall. If left untreated, the ceiling or wall may collapse.

If you have a safety or risk management question or a suggestion for a topic, please contact Markel's Risk Management Department at safety1st@markelcorp.com.