



# Risk Management Tips

## Preventing Water Damage

A review of 2010 camp claims found that approximately 50 percent of water damage losses occurred from September through December. With an average cost of \$24,000 per loss, damage resulting from water can be extensive.

### To prevent these claims, take the following precautions:

- Inspect flashing and sealants for brittle or noticeable gaps. Reseal them or apply new caulk.
- Check the roof after storms for damage that can result in future leaks. Also, keep your roof drainage and ventilation systems free of debris.
- Inspect foundations and exterior walls for cracks and gaps in expansion joints.
- Check interior walls and ceilings for humidity, stains, and moisture—signs of a potential roof leak.
- Protect exposed pipes with insulation made to retard freezing.
- In extremely low temperatures, open faucets so a trickle of water moves through the pipes.
- Keep a door ajar between a heated room and an unheated room with pipes so that the room will receive heat.
- Have a professional plumber inspect your pipes before winter. They can offer long-term recommendations that can help reduce the likelihood of pipes bursting.

It is also important to perform a thorough inspection of building roofs. As you prepare for the winter season, establish a plan for addressing heavy loads of snow and ice which can damage your roof. Roof damage can cause water to leak inside your building, damaging walls, carpeting, and equipment. This may be especially true for old cabins and dining halls because of the building's age and dated construction standards.



If you can make it to your camp after a snowstorm, check your roof from the ground. If there appears to be a heavy load of snow, you may need to contact a professional contractor to help you inspect the area properly. Flat roofs require more frequent inspections than pitched roofs.

Clearing snow and ice from your roof can be dangerous—don't try to do it yourself.

Remember to protect electronic equipment before a storm approaches. Dust covers for computers, telephone switchboards, and other sensitive electronics provide protection should a roof leak or pipe burst. It is also recommended to keep computer equipment above ground level.

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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](mailto:safety1st@markelcorp.com).