



Create a 10 Step Water Damage Mitigation Program — Here's How:

Building a Water Damage Mitigation Program

Water systems are real estate's biggest property loss leader, costing on average three times as much as insurance claims that don't involve water damage.¹

Contrary to popular belief, most water damage claims are a result of accidents and not weather-related. Creating a well-documented water damage mitigation program can help minimize damage, limit the severity, and provide peace of mind should an incident occur.

1. DESIGNATE A PROGRAM LEAD.

A member of the business/facility's management team should be appointed to oversee the program and its implementation. This person should designate and support key personnel responsible for documentation, distribution and implementation of the plan.

2. LIST BUILDINGS AND KEY PERSONNEL.

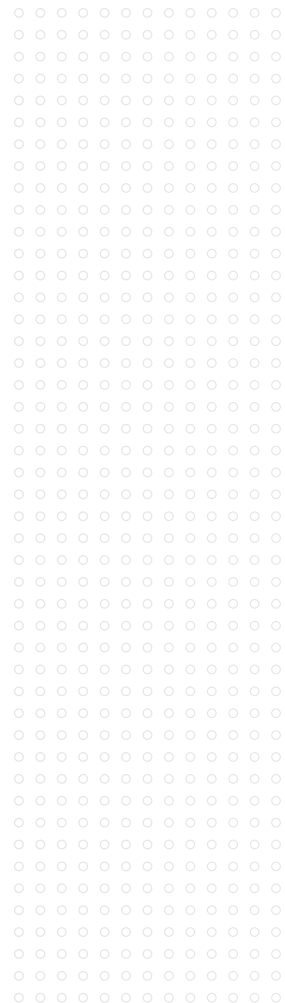
Each building on a campus should have its own program that is linked to the main program. List key personnel available 24/7/365 with the authority to initiate all emergency procedures, damage mitigation and restoration/clean up services.

3. IDENTIFY DETECTION METHODS.

These can include visual or manual detection, such as: base building and sump pump inspections and weather alerts, as well as automatic detection like flow alarms and electronic leak detection systems.

4. COMMUNICATE IT WELL.

Document communication procedures, including which program leads are responsible for an emergency response (24/7/365, including holidays). The procedures should highlight the need to communicate every leak found on the property. Emergency leaks and flood damage communication procedures should be given to all stakeholders.



5. USE SCHEMATICS AS THE GUIDE.

Make sure key personnel are familiar with both interior and exterior schematics of the property, including the main sprinkler system, all domestic piping, the water loop systems including pumps, A/C system isolation valves, the main electrical breaker and gas shutoff. Diagrams should be created to demonstrate valve shutoff procedures for critical equipment.

6. IDENTIFY AND LABEL ALL EQUIPMENT.

Clearly label all shutoff valves on each floor with a standardized identification tag system. Consider including photos of the layouts in the plan.

7. DOCUMENT EMERGENCY PROCEDURES.

Document all emergency procedures including damage mitigation for sprinkler leaks, frozen pipes, water infiltration and floods. Include contact information for the program lead handling loss procedures as well as an emergency phone list of vendors, including plumbers, sprinkler contractors, the alarm company, electrician, roofer, etc.; your HUB claims contact and insurance carrier claims contact.

8. CATALOG AND PROTECT CRITICAL EQUIPMENT.

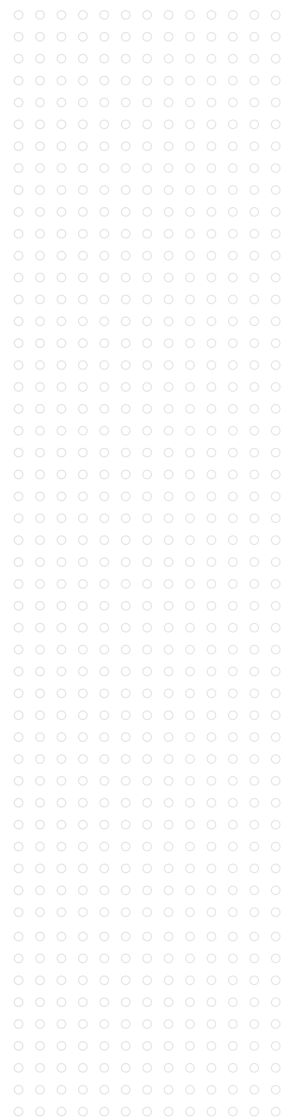
List all critical equipment or operations sensitive to water damage. This could include tenant equipment, the main electrical room and electronic data process center. If possible, ensure that water carrying systems do not run above critical equipment. Alternatively, install physical barriers or leak detection devices.

9. SET RESTORATION PROCEDURES.

Have a documented program for all potential restoration procedures — complete with drawings. Make sure emergency liquid leak management materials as well as a list of emergency liquid leak restoration contractors are easily accessible.

10. MAINTAIN EMERGENCY SPILL/PIPE REPAIR KITS.

Spill and emergency pipe repair kits should be easily accessible for use anywhere in the building. The maintenance and/or engineering departments should be involved in selecting the contents and locations of the kits. A sample kit might include a copy of the water damage mitigation plan, plastic sheets to cover electronic equipment, plumbing tools, portable sump pumps and wet vacuums and fans.



¹ <https://www.zurichna.com/en/knowledge/articles/2018/02/a-cure-for-water-damage-to-your-property-planning-and-preparation>



Along with this guide, make sure to check our building envelope inspection checklist and our interior water management inspection checklist.

HUB can also help you assess your water damage risk and advise you on other key water damage mitigation tactics.

Contact a HUB Real Estate Advisor and use the resources we have for you today at hubrealestate.com