

CHECKLIST

WATER DAMAGE PREVENTION

Presented by: Baldersons Insurance Services

Water damage can stem from various sources and cause impacted employers and their commercial properties to incur significant losses, including destroyed equipment and inventory, prolonged business disruptions and—in severe cases—structural ruin. Therefore, it's vital for organisations to have effective procedures in place to help minimise the likelihood of water damage affecting their assets and operations. The following checklist outlines key water damage prevention measures for organisations to keep in mind.

EXTERIOR PROPERTY CONSIDERATIONS

ROOFING, EXTERIOR AND DOORS/WINDOWS	YES	NO	COMMENTS
Is the property's roof routinely inspected and kept in good condition? Have any signs of damage or wear and tear (eg punctured flashing, blistered or missing tiles, loose nails and uplifted or sagging materials) been repaired as needed?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all roof or fascia vents operating correctly and properly sealed?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all roof-mounted components (eg HVAC systems) able to withstand severe weather (eg hail, high winds)?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all gutters kept in good condition, cleaned regularly and effectively guarded? Have any signs of damage or debris build-up (eg twigs, branches, soil or leaves) been addressed?	<input type="checkbox"/>	<input type="checkbox"/>	
Is the property's exterior routinely assessed for signs of damage or wear and tear (eg inadequate brick pointing, damaged cladding)? Have these issues been fixed when necessary?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all doors, windows and skylights fully sealed and weather-tight? Are these features monitored for possible damage and repaired as needed?	<input type="checkbox"/>	<input type="checkbox"/>	
Are window wells properly maintained and protected with grates or covers?	<input type="checkbox"/>	<input type="checkbox"/>	

DRAINAGE AND LANDSCAPING	YES	NO	COMMENTS
Are all exterior drains located on or near the property kept clear and free of overgrown vegetation or excess debris? Is the property equipped with automatic backflow or backwater valves?	<input type="checkbox"/>	<input type="checkbox"/>	

This checklist is of general interest and is not intended to apply to specific circumstances. It does not purport to be a comprehensive analysis of all matters relevant to its subject matter. The content should not, therefore, be regarded as constituting legal advice and not be relied upon as such. In relation to any particular problem which they may have, readers are advised to seek specific advice. Further, the law may have changed since first publication and the reader is cautioned accordingly. © 2024 Zywave, Inc. All rights reserved.

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Is the property landscaped to promote proper drainage, minimise pooling water and direct moisture away from the foundations?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all drainpipes regularly inspected and kept in good condition? Have any signs of damage or wear and tear (eg holes or dents) been addressed?	<input type="checkbox"/>	<input type="checkbox"/>	
Do drainpipes effectively disperse rainwater, ice and snow away from the property? Have drainpipes been equipped with above- or below-ground extension systems as needed?	<input type="checkbox"/>	<input type="checkbox"/>	

INTERIOR PROPERTY CONSIDERATIONS

SYSTEMS AND PLUMBING FEATURES	YES	NO	COMMENTS
Have wall, ceiling and floor cracks been sealed? Have any signs of water seepage (eg staining or discolouration) been addressed?	<input type="checkbox"/>	<input type="checkbox"/>	
Are pipes monitored for signs of corrosion, rust or leaks and repaired when necessary?	<input type="checkbox"/>	<input type="checkbox"/>	
Are property temperatures kept above 10 degrees Celsius at all times to prevent frozen or burst pipes? Are pipes located in areas that may be exposed to cold air (eg lofts and basements) properly insulated?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all toilets and sinks routinely inspected to ensure they are functioning correctly? Do water supply valves close smoothly, and are water supply and waste pipes clearly attached?	<input type="checkbox"/>	<input type="checkbox"/>	
Are the sump pump and interior drains in good condition and kept clear of excess debris?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all fire suppression and sprinkler systems well maintained and inspected annually by a qualified professional?	<input type="checkbox"/>	<input type="checkbox"/>	
Does a licensed plumber assess the property's water heater and flush sediment from the tank on a yearly basis?	<input type="checkbox"/>	<input type="checkbox"/>	
Are HVAC systems inspected regularly and maintained to prevent condensation or leaks?	<input type="checkbox"/>	<input type="checkbox"/>	

VALUABLE ITEMS AND OPERATIONS	YES	NO	COMMENTS
Has critical equipment and infrastructure (eg production line machinery, electrical systems and IT assets) been identified and placed on upper floors in areas that are less vulnerable to water damage (ie away from windows, doors, pipes and drains)? Are vital operations and processes also conducted in these protected locations?	<input type="checkbox"/>	<input type="checkbox"/>	
Are barriers or pipe channels installed to redirect potential water flow in instances where vital equipment and infrastructure cannot be placed on upper floors or in less vulnerable areas?	<input type="checkbox"/>	<input type="checkbox"/>	
Are sensitive records and materials (eg essential files and inventory) stored on upper floors in waterproof containers?	<input type="checkbox"/>	<input type="checkbox"/>	
Are lifts programmed to remain on upper floors when not in use (if applicable)?	<input type="checkbox"/>	<input type="checkbox"/>	

WATER DETECTION MEASURES AND BACKUP SYSTEMS	YES	NO	COMMENTS
Is the property equipped with effective water detection features (eg liquid level sensors or alarms and remote monitoring technology)?	<input type="checkbox"/>	<input type="checkbox"/>	
Is water damage addressed in the property's emergency response and business continuity plans?	<input type="checkbox"/>	<input type="checkbox"/>	
Are employees trained on how to handle water damage, continue operations and minimise associated losses (eg shutting off water valves and protecting valuable items)?	<input type="checkbox"/>	<input type="checkbox"/>	
Are backup systems (eg emergency generators and batteries) readily available on-site in the event that water damage disrupts the property's essential utilities or operations?	<input type="checkbox"/>	<input type="checkbox"/>	

ADDITIONAL WATER DAMAGE PREPAREDNESS MEASURES	YES	NO	COMMENTS
Is there a water response trolley readily available with essential tools for emergency water leak response?	<input type="checkbox"/>	<input type="checkbox"/>	
Is there a detailed map of all water and liquid systems within the building, with labelled water shut-off control valves for easy access?	<input type="checkbox"/>	<input type="checkbox"/>	
Is there a maintenance schedule to exercise and lubricate valves annually?	<input type="checkbox"/>	<input type="checkbox"/>	

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Are emergency supplies to respond to a water incident maintained and ready to use at a moment's notice?	<input type="checkbox"/>	<input type="checkbox"/>	
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Implementing water damage prevention strategies is essential for protecting and maintaining assets and limiting exposures.

Contact us today for additional risk management guidance.