How Can You Prevent Water Damage?

Make sure pipes are insulated where required and never located in exterior walls where freezing is possible.
Perform regular building/HVAC inspections and maintenance as scheduled.
Keep heating, ventilation and air conditioning (HVAC) drip pans clean, flowing properly, and unobstructed.
Inspect all plumbing connections and fittings for signs of leaks and/or corrosion.
Make sure fire sprinkler systems are professionally maintained and tested.
Be prepared for power failure and weather Issues. In the event of a power failure, a backup generator or alternate power source should be able to keep sump pumps operating properly.
Make sure gutters are sloped away from the building for proper drainage.
Test your water pressure. Water pressure should not exceed 80 psi. If it does, water pressure regulators should be installed by a licensed contractor who follows the local building code specifications.
Have easily accessible plans in place to respond promptly to water damage. These should include emergency contact information, such as emergency contractors, police and electricians.
Immediately take corrective action when stained or softening walls or ceilings are noticed, as this may indicate a water intrusion problem.
If it is determined that a water intrusion problem exists, engage a qualified professional to evaluate the damage and determine if the building is suitable for continued occupancy. Make sure all problems are corrected before the building is occupied.

Great American Insurance Group, 301 East Fourth Street, Cincinnati, Ohio 45202. The information presented in this publication is intended to provide guidance and is not intended as a legal interpretation of any federal, state or local laws, rules or regulations applicable to your business. The loss prevention information provided is intended only to assist policyholders in the management of potential loss producing conditions involving their premises and/or operations based on generally accepted safe practices. In providing such information, Great American does not warrant that all potential hazards or conditions have been evaluated or can be controlled. It is not intended as an offer to write insurance for such conditions or exposures. The liability of Great American Insurance Company and its affiliated insurers is limited to the terms, limits and conditions of the insurance policies underwritten by any of them. The Great American Insurance Group eagle logo and the word marks Great American and Great American Insurance Group® are registered service marks of Great American Insurance Company. © 2020 Great American Insurance Company. All rights reserved. F13905A-LC (11/20)

