

# CHECKLIST

## WATER DAMAGE PREVENTION

Presented by:



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

### EXTERIOR PROPERTY CONSIDERATIONS

ROOFING, SIDING 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 (e.g., punctured flashing, blistered or missing shingles, loose nails and uplifted or sagging materials) been repaired as needed?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all roof vents operating correctly and properly sealed?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all roof-mounted components (e.g., HVAC systems) equipped with weather-resistant devices (e.g., hail guards)?	<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 buildup (e.g., sticks, branches, dirt or leaves) been addressed?	<input type="checkbox"/>	<input type="checkbox"/>	
Is the property's siding routinely assessed for signs of damage or wear and tear (e.g., chipping, warping or cracking)? 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 all window wells properly maintained and protected with grates or covers?	<input type="checkbox"/>	<input type="checkbox"/>	

DRAINAGE AND GRADING	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 merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with federal, state or local standards. Consult your licensed commercial property and casualty representative at Horst Insurance or legal counsel to address possible compliance requirements. © 2023 Zywave, Inc. All rights reserved.

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

### INTERIOR PROPERTY CONSIDERATIONS

STRUCTURAL AND PLUMBING FEATURES	YES	NO	COMMENTS
Have wall, ceiling and floor cracks been sealed? Have any signs of water seepage (e.g., staining or discoloration) been addressed?	<input type="checkbox"/>	<input type="checkbox"/>	
Are pipes monitored for signs of corrosion, rust or leaks and repaired when necessary? Have clay pipes been replaced with metal or PVC pipes as needed?	<input type="checkbox"/>	<input type="checkbox"/>	
Are property temperatures kept above 50 degrees Fahrenheit at all times to prevent frozen or burst pipes? Are pipes located in areas that may be exposed to cold air (e.g., attics 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 lines 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"/>	

VALUABLE ITEMS AND OPERATIONS	YES	NO	COMMENTS
Has critical equipment and infrastructure (e.g., production line machinery, electrical systems and IT assets) been identified	<input type="checkbox"/>	<input type="checkbox"/>	

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and placed on upper floors in areas that are less vulnerable to water damage (i.e., away from windows, doors, pipes and drains)? Are vital operations and processes also conducted in these protected locations?			
Are barriers, curbs 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 (e.g., essential files and inventory) stored on upper floors in waterproof containers?	<input type="checkbox"/>	<input type="checkbox"/>	
Are elevators 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 (e.g., 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 minimize associated losses (e.g., shutting off water valves and protecting valuable items)?	<input type="checkbox"/>	<input type="checkbox"/>	
Are backup systems (e.g., emergency generators, circuits 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"/>	

Contact us today for additional risk management guidance.