

WATER DAMAGE PREVENTION*

Why Plumbing Maintenance is Important

- Homeowner's insurance generally covers household water damage if the damage is sudden and accidental, such as damage caused by burst pipes. It does not cover damage of the sort covered by flood insurance, i.e., rising water from outside; or damage caused over time by lack of maintenance.
- A water damage claim can be a red flag to insurers as well as to future homebuyers, signaling a likelihood of repeat water claims. It is better to maintain a home for water issues than face the risks of increased insurance costs and reduced home marketability.

Preventive Maintenance

- Inspect pipes and fittings each year. You should take a few minutes to inspect under sinks and around washing machines, dishwashers, lavatories, ice makers, and water softeners. This is a simple check that takes minutes and could prevent thousands of dollars in water damage.
- If hoses indicate wear, replace them. Consider replacing hoses to major appliances such as your washer and dishwasher every two to five years. Steel braided hose, so-called "no burst" hoses, have been shown to have a longer lifespan than other models
- Know where your water shut off valves are located and be sure that the entire family knows how to shut off household water supplies in the event of a sudden pipe or hose break.
- If you live in a high rise building, make sure the manager has a key to your unit to be used in case of a water emergency. The amount of time between the beginning of the leak and identifying and stopping the source is critical to sparing the homeowner damage and expense.
- Never leave the house with appliances, such as dishwashers, washers or dryers, still operating.

Angle Stops

- Angle stops are valves located under your kitchen and bathroom sinks, at your washing machine, at the toilet, and refrigerator icemaker. There are angle stops for both hot and cold water. Most angle stops are of the gate variety and are made of materials that may fail over time. Replacement of these valves is recommended when they are showing signs of leaking or they have "frozen" in the open position - meaning they can't be turned one way or the other.
- Angle stops need to be "exercised" regularly to make sure they are not frozen in the open position. Every month or two simply turn the angle stops off and on a few times. This will keep them working as they were designed. Never force a valve that is frozen in position. Consult a plumbing professional as soon as possible.

Water Supply Lines

- Water supply lines are connected from the angle stop to the appliance they serve, such as a faucet, toilet, washing machine, dishwasher and refrigerator icemaker. Many times these are thin rigid lines that can easily break and cause extensive damage. Water supply lines should be checked regularly for corrosion and rust and changed every 5 to 7 years.
- Among the preferred lines are those that are stainless steel braided over rubber with threaded couplings on both ends for the sink and toilet lines. Don't forget the dishwasher and refrigerator icemaker supply lines. They are often overlooked because they are hidden. Replace plastic tubing with either soft copper or steel braided supply lines.

Kitchen Sink/Garbage Disposal

- Pay particular attention to any leaks in this area and **NEVER PUT GREASE DOWN THE GARBAGE DISPOSAL. IT ACCUMULATES AND CAUSES SERIOUS WATER PROBLEMS.**

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CLEANING UP AFTER A WATER LEAK

- Turn off water at angle stops and/or contact the Front Desk for emergency help in stopping the water flow.
- Remove as much water as possible with mopping and blotting.
- Remove all photos, art and small fixtures to a safe, dry place.

- Remove damp books from shelves and spread out to dry.
- Wipe wooden furniture dry. Prop up cushions for even drying.
- Open drawers, cabinets and closets for faster drying.
- Put aluminum foil, saucers or wood blocks between furniture legs and wet carpeting.
- Remove rugs from on top of wet carpet to prevent color saturation.
- Remove items that are not colorfast, such as books and magazines, from wet flooring and carpet.
- Immediately use fans to circulate air and encourage drying.
- Try to stabilize the indoor air temperature to about 70 degrees and use dehumidifiers, if possible.

*Information in these two water leak articles was excerpted and adapted for high rise use from information provided by Insurance Information Network of California (<http://www.iinc.org>).