

Top Sources of Home Water Damage Claims

By Basil Housewright, Jr.

Water damage claims are the most prevalent cost drivers of the cost of home insurance because they are the most frequent type of claim experienced by a homeowner. Unfortunately water damage claims can be very large and complicated which results in large payouts. Following are some of the most frequent types of water damage claims and what you can do to prevent or minimize the possibility of being the victim of one. Consider replacing all the water supply lines on all sinks, toilets, and appliances with heavy duty, braided stainless steel lines replacing the often original installed plastic lines. **Pay attention to your water bill. A big increase could indicate a leak.**

Plumbing Systems - Homes 30 years old are 3 times as likely to have a plumbing supply or drainage problem. **A plan for prevention** - Inspect pipes annually for condensation, leaks and corrosion. Call a plumber at the first sign even a small drip or leak, backed-up toilets or sinks, wet spots in areas of water using fixtures or appliances and cracked or warped floors. While away from home for prolonged periods turn your homes main water supply line off.

Roofs - Roofs are the most frequent source of water damage, especially in regions prone to freezing and strong wind and hail. **A plan for prevention** - Schedule a professional roof inspection annually. Request a detailed inspection report that includes the condition of the flashing, roof covering, parapets and drainage system. Make repairs if there are cracked, loose or missing shingles and granules, the flashing has deteriorated, particularly around the chimneys and vents and if pooling water is present. In hail prone areas, consider an upgraded replacement shingle or an impact resistant roofing material.

Water Heaters – over 70% of water heaters fail before they are 12 years old. The chance a water heater will leak or burst increases dramatically at 5 years old and older. **A plan for prevention** - Schedule a professional plumbing inspection of the anode rod annually once the warranty has expired. The rod will eventually corrode and leave the tank vulnerable to damage. Remove sediment by flushing the tank every 6 months. Sediment will build up faster in areas with hard water.

Showers - Over half of shower stall damage involves a faulty shower pan. **A plan for prevention** - Test the shower pan annually. Block the floor drain. Fill the shower stall with 1 inch of water and mark the water line. After 8 hours, if the water level drops, contact a plumbing professional. Inspect your shower every 6 months. Check for loose or cracked tiles or crumbling grout lines. Repair as needed.

Toilets – Over 70% of water damage from toilets is caused by faulty supply lines, toilet flanges, fill valve assemblies or toilets that back-up & overflow. **A plan for prevention** - Inspect the flushing mechanism every 6 months. The fill valve should shut off when the float reaches the proper level. Replace the flapper or fill valve assembly if you notice constant tank refilling when the toilet is not in use. Inspect the supply line every 6 months. Ensure the connection to the valve is secure. Operate the valve to make sure the water supply will shut off. Replace if needed.

Sinks - Nearly half of all water damage caused by sinks is due to a faulty plumbing line and costs typically are over \$5,000 per incident. **A plan for prevention** - Inspect sink plumbing every 6 months. Ensure connections are secure and there is no corrosion or kinking of pipes, which could lead to pinhole leaks over time.

Know where the water shut-off valve is. Inspect the valve every 6 months to make sure the water supply will shut off.

Washing Machines – Nearly half of all washing machine water damage incidents are caused from a burst water supply line. Repair costs are typically \$5,000 per incident. **A plan for prevention** - Inspect water supply line hoses every 6 months to ensure the connection to the valve is secure. If loose, hand-tighten first, then tighten an additional 2/3 of a turn using pliers. Leave a 3-4 inch gap between the washing machine and wall to avoid kinking. Check hoses for kinks, cracks, or blisters commonly found near the hose connection. Replace hoses every 5 years and consider braided stainless steel hoses.

Ice Makers – Over 70% of losses involving icemakers were caused by a supply line hose failure. **A plan for prevention** - Make sure the icemaker supply line hose is properly installed. Tightly connect the hose to the valve, but avoid over-tightening. Leave a 3-4 inch gap between the refrigerator and wall to prevent the hose from crimping. Inspect hose every 6 months

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