



Protect your condo<sup>1</sup> or co-op from water damage the next time a water supply line breaks, freezes, or overflows

DID YOU KNOW?

**#1** source of condo losses is water damage<sup>2</sup>

What would you do to avoid moving out for repairs, or avert the complications when causing damage to other units? Did you know that even those leaks originating from units above could be discovered earlier to reduce the severity of loss?

The best damage control is preventative<sup>3</sup>



Through handling thousands of clients' water damage claims over many years, we have learned that condos that have experienced water damage once are more likely to experience additional water damage losses in the future, especially if preventive measures aren't taken. Individual point-of-leak water sensors<sup>4</sup> can provide early warnings and communication that may prove to be critical in protecting your condo.



In addition to water leak detection being a smart idea, Chubb provides financial incentives in many states by offering insurance premium discounts for installations that meet Chubb minimum placement guidelines<sup>5</sup> and we've negotiated offers with a selection of preferred vendors<sup>6</sup>.



# Two Fundamentals for leak detection in condominiums

#1

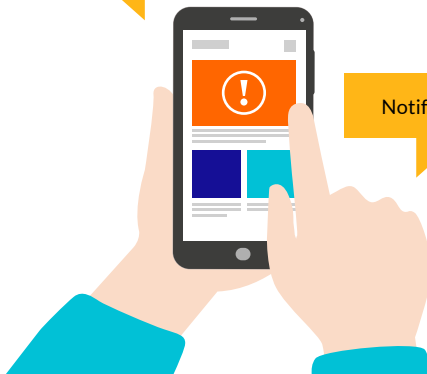
## Reduce the time to discover a leak

Whenever individual sensors are the only type of water leak detection<sup>7</sup> used in a condo unit, the appropriate number and placement of sensors is essential. After all, sensors can help only where they are placed. To adequately protect your unit, the point-of-leak sensors need to be placed in each of these specific locations<sup>8</sup>:

- Kitchen sinks and all water using appliances
- Bathrooms larger bathrooms may require more than one sensor
- Washing machines
- Living area (e.g. wet bar, master breakfast bar, ice maker etc.)
- Heating/cooling unit (e.g. furnace, heat pump, humidifier, PTAC, steam radiator)
- Sump pump (if present)
- Rooftop terraces sensor should be placed inside near entry door



ALERT! "Unit 1207 Kitchen Dishwasher"



#2

## Stop leaks from continuing to leak

Unlike a house, condominium owners have less control over shared water supply and shut-off valves. As you can imagine, once water starts leaking, it can be very difficult to immediately find it and stop it. However, sensor alerts can be monitored by your mobile phone and secondary notifications should be sent to your condo on-site staff to act quickly. This secondary response is highly recommended.

## How do I choose the right device?

There are many sensors available<sup>9</sup> at a wide range of price points and capabilities – we suggest you start your search by:

### Scheduling a water security review.

Beagle Services, a plumbing services company which is part of the Chubb Trusted Network, can advise you of the right number of sensors and will install them on the spot, so you don't have to. Visit [Beagleservices.com/Chubb](https://Beagleservices.com/Chubb) for more information.

### Check out our dedicated water page.

Visit [Chubb.com/water](https://Chubb.com/water) to view additional sensor options or contact our PRS Risk Solutions team at [PRSrisksolutions@chubb.com](mailto:PRSrisksolutions@chubb.com).

1 The terms condo or condominium may refer to condos, coops, townhouses, apartments, duplexes, and walk-ups or similar private unit.

2 Chubb Personal Risk Service Claims from 2014-2024

3 Preventative measures, including the use of water leak detection, are not guaranteed to prevent all loss and cannot prevent the causes of water loss; however, these steps can be effective to reduce the severity of water damage through quicker detection and response.

4 Individual sensors average cost is between \$40-\$100 per sensor and some devices require or include additional components. Wi-Fi gateways may be beneficial in certain buildings and locations for improved communication signals. The devices, products, vendors, and estimated pricing described herein are provided by the third-party vendors and subject to change.

5 Inquire with your local agent/broker for Chubb eligibility requirements and verification of state specific premium discounts.

6 Beagle Plumbing Services is a third party vendor not affiliated with Chubb. It is part of Chubb's preferred vendor network. See [www.chubb.com/water](https://www.chubb.com/water) for links.

7 Whenever a condo unit is part of a townhome, mid-rise or single-story structure and has a separate hot water tank, then a flow-based leak detection device with automatic shut-off valve is preferable to standalone water sensors. Potential coverage for a flow-based device is subject to your specific policy language. A lower limit applies for WA state residences and in NY with the Prestige (PEIC) contract.

8 Single appliance shutoff devices used on washing machines are a good starting point but offer an incomplete solution. Additional individual point-of-leak water sensors should be placed throughout the entire unit near all water using fixtures.

9 Devices and products described herein are provided by third party vendors. Chubb assumes no liability or responsibility for products and/or services provided by these third parties. The offers described herein are not an indication that insurance coverage is available under any Chubb policy for any particular incident.