# To The Point
## Water Damage
## Emergency Preparedness and Response

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Water damage is a leading source of property claims for both building owners and tenants. At some facilities, the risk of property damage from water release or intrusion is often greater than the risk of fire. A relatively small water release can result in significant damage when it comes in contact with building contents, tenant personal property and/or sensitive electronics and critical electrical equipment.

The first part of a comprehensive water-damage, risk-management program is assessment and mitigation to reduce the potential for water intrusion or water release events. Since it would be unrealistic to not expect a water release or intrusion to occur at some point, it is imperative that your facility be prepared and able to respond to an event in order to minimize the negative impact of such an event. Detailed emergency preparedness planning and the employment of a viable emergency response plan is the second part an effective water damage risk management strategy. Be sure to also follow the guidance in our companion To The Point sheet for Water Damage Assessment and Mitigation.

### Emergency Preparedness

Once the water damage risk assessment has been completed, the next step is to make sure your facility is prepared for the eventuality of a water release or intrusion. The preparedness measures required will need to be customized based on the water damage exposures identified during the risk assessment. Some common measures to consider include but are not limited to, the following:

**Containment Flood/Spill Control Kit:** Flood/spill control kits should be assembled and staged in critical locations for use in responding to a water release incident. These kits should be staged in different areas (security, mechanical rooms) of the building to allow for quick access in case of an accidental water release. The kits should include:

- High-volume wet vacuum
- Discharge hose to be used with the wet vacuum (at least 30 feet long)
- Heavy duty sorbent brooms
- Wide rubber squeegee

## Risk Engineering Services

- Heavy duty electrical extension cord (at least 50 feet long)
- Mobile cart to store above items on a mobile basis
- Flexible spill containment dikes
- Filled sand bags

**Permanent Flood Control Fixtures:** Where needed, the installation of flood gates should be installed to prevent water intrusion to the facility. This would be appropriate if your facility was located in a Zone A flood plain.

**Contingent Flood Measures:** When the installation of permanent measures are not practical, the installation of brackets to which flood gates can be attached to protect entry doors, windows and exterior steps leading below grade should be considered.

**Emergency Flood Measures:** Consider having an ample supply of prefilled sand bags that can be employed to further protect areas or sensitive equipment that is being subjected to water intrusion that was not anticipated or where permanent or contingent measures may be exceeded by the event.

## Emergency Response

A water release or intrusion at your facility should be anticipated. The expectation that you will never have an event is unrealistic. Those who have a tested response plan will be able to minimize the damage to property and restore operations in a timely manner. An effective response plan will detail action steps related to detection, notification, source elimination, water containment, and clean up.

Formal and documented training should be provided to all security, facilities, and property management staff regarding the location of all valves for quick isolation of leaks. Refresher training is recommended at least annually or when new water systems are installed or existing systems are modified.

Water intrusion control response actions:

- Locate and isolate leak or water intrusion
- Relocate affected personnel
- Protect furnishings and equipment
- Move elevators to a floor above the leak
- Contain spread of water with Flood Control Kits
- Identify and shut-off electrical equipment threatened by water

Water intrusion restoration actions:

- Remediate the effects of water damage to prevent mold within 72 hours of the event
- Maintain an updated list of experienced contractors for assistance
- Inspect electrical equipment for moisture before reenergizing (qualified electrical contractor)
- Vacuum water off floor and extract water from carpets/rugs
- Exchange or replace water damaged supplies, fixtures, furnishings and equipment

Post water intrusion actions:

- Keep records of costs incurred to prevent further damage, to repair damage and to replace damaged equipment and contents
- Submit claim to Risk Management Department
- Provide receipts and cost data to accounting for recovery costs from insurance company.

## Connect With Us

For more information about protecting your business, contact your local Chubb risk engineer or visit us at www.chubb.com/engineering.

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# Best Practices
# Water Damage Mitigation & Planning Checklist

| | Yes | No | N/A | Action Needed |
|---|---|---|---|---|
| **Risk Appreciation & Management Support** | | | | |
| Has a water damage risk assessment been completed? | ☐ | ☐ | ☐ | |
| Is there a formal water damage emergency response plan updated at least annually? | ☐ | ☐ | ☐ | |
| Does senior management attest to the importance of the program organizationally? | ☐ | ☐ | ☐ | |
| Is there a coordinator in charge of the water damage emergency response program? | ☐ | ☐ | ☐ | |
| Are action items (such as training) written into the annual performance goals of the water damage coordinator? | ☐ | ☐ | ☐ | |
| Does the organization incentivize the coordinators' goals for exceeding expectations as it relates to the water damage mitigation program? | ☐ | ☐ | ☐ | |
| Does the coordinator have budgetary control and supervisory status to ensure adequate funding and manpower is available for water damage program activities? | ☐ | ☐ | ☐ | |
| **The Team** | | | | |
| Has a water damage program team been developed? | ☐ | ☐ | ☐ | |
| Does the team include people responsible for building maintenance, security, safety, and program management? | ☐ | ☐ | ☐ | |
| Does the team include a cross section of building trades such as plumbers and roofers? | ☐ | ☐ | ☐ | |
| Is security and key management available to help develop and update the plan? | ☐ | ☐ | ☐ | |
| Are meetings held with the team at least annually to discuss ways to eliminate or minimize water damage? | ☐ | ☐ | ☐ | |
| Has the team conducted any audits of key areas susceptible to water damage to look for ways to mitigate the exposure to damage? | ☐ | ☐ | ☐ | |

| | Yes | No | N/A | Action Needed |
|---|---|---|---|---|
| **Planning for Action** | | | | |
| Is there commitment to continuous improvement of the water damage mitigation plan, with the goal being "prediction and prevention" based, as opposed to "repair and replace" centric? | ☐ | ☐ | ☐ | |
| Has the plan addressed installation of leak detection and/or automatic shutdown devices such as in susceptible equipment rooms, in or around HVAC units, laundry units, and other high sensitivity areas? | ☐ | ☐ | ☐ | |
| Are there formal inspection schedules for older piping systems, hot water heaters, plumbing hoses, etc.? | ☐ | ☐ | ☐ | |
| Does the plan and team know how to stop the flow of water as quickly as possible while minimizing impact to operations? | ☐ | ☐ | ☐ | |
| Do all critical valves have laminated tags affixed with large legible language indicating what portion of the system will be controlled/closed? | ☐ | ☐ | ☐ | |
| Does the plan detail the frequency of testing of those valves to ensure they close tight? | ☐ | ☐ | ☐ | |
| Does the plan detail extraordinary measures to be taken during cold weather, hurricanes, micro-bursts, or flooding? | ☐ | ☐ | ☐ | |
| Is the water damage team trained at least annually to respond to an event, including necessary shut down procedures? | ☐ | ☐ | ☐ | |
| **Additional Considerations** | | | | |
| Are contractor's onsite subject to training on the water damage mitigation plan? | ☐ | ☐ | ☐ | |
| Has the Chubb wet work permit program been fully implemented? | ☐ | ☐ | ☐ | |
| Have restoration companies been pre-approved and are they familiar with your site? | ☐ | ☐ | ☐ | |

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