

August 2024 Safety Calendar: Water damage best practices



This calendar is designed to enhance safety awareness and provide a better understanding of specific loss exposures and best practices to reduce those exposures. Each month will contain a safety topic and daily associated tips. See the following page for weekly topics.

Water damage best practices: Water damage to property is one of the greatest loss drivers. Many times, it is a dynamic event such as flooding but often it is a gradual leak or seepage that over time creates a major loss. The selection of location and the condition of property are key to minimizing exposure and mitigating loss. Not all losses are covered by insurance, so prevention and detection are critical.

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4 Water piping rupture or leakage	5 Air conditioner condensation or drainage	6 Sump pump failure	7 Fire sprinkler leakage or damage	8 Frozen pipes	9 Blocked drains and sewer backup	10 Weakened or damaged pipe fittings
Week 1: Identification of internal causes of water damage						
11 Roof ponding and drainage	12 Roof age and condition	13 Windows sealant, cracks, and framing	14 Foundation integrity	15 Building siding condition	16 Drainage pipes and gutters	17 Maintenance of building envelop
Week 2: Analysis of external vulnerabilities						
18 Wind driven rain	19 Flooding and flood zones	20 Surface water runoff (pluvial flooding)	21 Underground piping	22 Water tanks and private supplies	23 Ground water levels	24 Tidal action
Week 3: External sources of water						
25 Inspect the property for excessive moisture	26 Identify and remediate areas where mold is present	27 Check roof for damage and deterioration	28 Pitch turf away from foundation	29 Inspect water heaters	30 Elevate water damage susceptible content from floor	31 Install water detection
Week 4: Water damage prevention						

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Water damage best practices:

Water damage to property is one of the greatest loss drivers. Many times, it is a dynamic event such as flooding but often it is a gradual leak or seepage that over time creates a major loss. The selection of location and the condition of property are key to minimizing exposure and mitigating loss. Not all losses are covered by insurance, so prevention and detection are critical.

Week 1

Identification of internal causes of water damage

1. Water piping rupture or leakage
2. Air conditioner condensation or drainage
3. Sump pump failure
4. Fire sprinkler leakage or damage
5. Frozen pipes
6. Blocked drains and sewer backup
7. Weakened or damaged pipe fittings

Week 2

Analysis of external vulnerabilities

1. Roof ponding and drainage
2. Roof age and condition
3. Windows sealant, cracks, and framing
4. Foundation integrity
5. Building siding condition
6. Drainage pipes and gutters
7. Maintenance of building envelop

Week 3

External sources of water

1. Wind driven rain
2. Flooding and flood zones
3. Surface water runoff (pluvial flooding)
4. Underground piping
5. Water tanks and private supplies
6. Ground water levels
7. Tidal action

Week 4

Water damage prevention

1. Inspect the property for excessive moisture
2. Identify and remediate areas where mold is present
3. Check roof for damage and deterioration
4. Pitch turf away from foundation
5. Inspect water heaters
6. Elevate water damage susceptible content from floor
7. Install water detection

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