

Protect your Assets from Water Damage

Summer is now upon us and the climatic events most commonly associated with summer are the treat of bushfire and severe rainstorms, which can have drastic effects on your assets and your livelihood.

La Nina, the weather pattern responsible for Cyclone Yasi and the Brisbane floods earlier this year, has developed again in the Pacific Ocean. Forecast models suggest that La Nina is likely to peak towards the end of 2011 and persist into early 2012, and although the effects aren't always disastrous, the weather phenomenon even if weak, can still cause a lot of rainfall.

Being protected is the best form of defence, and the following checklist has been prepared, which, if followed, will help prevent a small problem becoming a big one.

Water Damage

Can occur almost anywhere and is one of the most common causes of insurance claims each year. Water damage can result from a variety of sources that are both internal and external to your business / your home, and a regular maintenance program can substantially reduce the chances of water damage occurring.

To reduce the likelihood of a water damage problem we recommend you consider the following maintenance tips:

Outside

- Keep roof gutters and valleys clear of leaves and other debris
- Prune tree branches that overhang the roof
- Maintain the roof and have it periodically inspected
- Monitor roof penetrations around chimneys, skylights, vents and the like for dislodgement and deterioration
- Have adjoining garden beds sloping away from the home
- Keep surface drainage inlets clear of debris

Kitchen / Wet Areas

- Have all appliances professionally installed
- Periodically check around dishwashers and plumbed fridges for any evidence of leaks;
- Check hose connections, seals and like
- Check all pipe, hose and fittings to taps, water filters, waste outlets and appliances at least annually and replace any connections if problems are found
- Never leave unattended a sink whilst filling with water.

Laundry / Wash Bay Areas

- Inspect washing machine hoses and connections regularly
- Turn washing machine taps off when not in use
- Check all waste outlets and tap fittings for signs of leaks
- Never leave unattended a sink whilst filling with water

Bathroom / Toilet Facilities

- Check basins, shower bases and screens for cracks and seepage
- Don't allow foreign objects to go down the toilet. Hanging bowl deodorants can be culprits. If these items enter the plumbing system they can cause blockages down the line
- Check all waste outlets and tap fittings for signs of leaks
- Never leave unattended a bath or basin whilst filling with water

Basement

- Have a regular test program for the sump pump to ensure it is operating effectively
- Use shelving and racking to store perishable items off the floor
- Check storm water and cut-off drains are maintained and kept clear of debris

General

- Where possible have hot water systems and hydronic heating systems located outside the home
- Know where the main water shut off tap is located so in the event of a major water leak the water can be turned off quickly
- Check air-conditioning and cooling system condensation drainage pipes are not clogged
- Turn the water off when away for prolonged periods of time so in the event of a burst pipe or appliance failure, water cannot inundate the property
- Routinely turn off all water consuming appliances and check the water meter. If it is still turning this may indicate there is a water leak which should be investigated.

It is important you implement an ongoing maintenance program that involves checking the roof and gutters, external surface drains and all water consuming appliances and connections for blockage, leakage and correct operation.

If there is indication of any water leakage, it should be checked out immediately to prevent a small problem becoming a big one.

This Checklist is kindly provided by Chubb Insurance, one of the leading experts in property insurance.

601 Canterbury Road
Surrey Hills Victoria 3127
T (03) 9835 1300
Toll free phone: 1800 245 123
F (03) 9836 9069

Austbrokers Countrywide
ABN 51 586 953 292
www.abcountrywide.com.au
www.abcpco.com.au

