STUDY FACTS:
Water damage from toilets costs $2,000 to $10,000 per incident. 78% of incidents were caused by faulty supply lines, toilet flanges, fill valve assemblies or toilets that backed up and overflowed.

LOSS PREVENTION AND MAINTENANCE
- After flushing, remain in or near the bathroom until the fill valve has finished refilling the bowl.
- If the bowl or tank begins to overflow, turn off the water at the supply valve.
- Inspect the flushing mechanism inside the toilet every 6 months.
- The fill valve should shut off when the float reaches the proper water level.
- Replace the flapper or fill valve assembly if you notice intermittent or constant tank refilling when the toilet is not in use.
- Inspect the supply line every 6 months.
- Ensure that the connection to the valve is secure.
- Operate the valve to make sure the water supply will shut off. Replace if needed.
- Consider installing a lever-type valve that is easy to operate between uses.
- Do not operate the washing machine while the home is unoccupied.
- Leave a 3 to 4 inch gap between the back of the washing machine and the wall to avoid kinking the hose near the valve connection.
- Inspect the water supply line hoses every 6 months.
- Ensure that the connection to the valve is secure, but avoid over-tightening.
- Hand tighten first.
- Then tighten an additional 2/3 of a turn using pliers.
- Check the hoses for cracks, kinks or blisters, which are most commonly found near the hose connection.
- Washing machine manufacturers recommend replacing washing machine hoses every 5 years.
- Consider reinforced braided stainless steel hoses.
- A burst water supply line caused half of all water damage incidents involving washing machines. On average, these incidents caused more than $6,000 in damage per incident.

STUDY FACTS:
The chance a water heater will leak or burst begins to dramatically increase when it is 5 years old. 3/4 of all water heaters fail before they are 12 years old.

LOSS PREVENTION AND MAINTENANCE
Have a professional plumbing inspection of the anode rod at least once every 2 years and 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.

STUDY FACTS:
A study by the Institute for Business & Home Safety (IBHS) identified 10 areas where proper maintenance can help a homeowner avoid experiencing such a loss.
**LOSS PREVENTION AND MAINTENANCE TIPS**

- Visually inspect plumbing pipes annually, look for condensation around the pipes or an obvious leak and corrosion.
- Pay attention to your water bill. A significant increase could indicate a leak.
- Call a plumber at the first signs of rust-colored water, backed-up toilets or sinks and cracked or warped flooring.
- Insulate pipes in attics, basements and exposed exterior pipes to avoid freezing.
- During periods of freezing weather, open cabinet doors to expose pipes to warm air.
- Disconnect garden hoses when freeze warnings are issued and turn off outside faucets.

**STUDY FACTS**

- 73% of losses involving an icemaker were caused by the failure of the supply line hose. 10% of incidents involved new refrigerators and were linked to improper installation.

**LOSS PREVENTION AND MAINTENANCE TIPS**

- Proper installation of the icemaker supply line hose is important to avoiding water damage.
- Tightly connect the hose to the valve. Avoid over-tightening.
- Ensure the valve connection is secure and check for kinks.
- Inspect the hose every 6 months.
- If kinks are present, replace the hose.
- Leave a 3 to 4 inch space between the back of the refrigerator and the wall to prevent the hose from crimping.

- When pulling the refrigerator out for cleaning or service, avoid getting the hose caught beneath the wheel.
- Locate the water shut-off valve.
- Inspect the valve every 6 months to make sure the water supply will shut off. Replace the valve if needed.

**STUDY FACTS**

- Roof leaks were the most frequent source of water damage in the study. The likelihood of a roof leak was even more common in regions where freezing weather, severe wind and hail were frequent.

**LOSS PREVENTION AND MAINTENANCE TIPS**

- Have a professional roof inspection annually.
- Request a detailed inspection report that includes the condition of the flashing, roof covering, parapets and drainage system.
- Repairs are needed if:
  - There are cracked or missing shingles or loose or missing granules.
  - flashing has deteriorated, particularly around chimneys and vents.
  - Pooling water is present.
  - In areas prone to freezing and heavy snow fall, insulate to prevent heat from entering the attic space.
  - In areas prone to wind and hail, consider an impact-resistant roof covering that has passed the FM 4473 or UL 2218 standard.

**STUDY FACTS**

- Homes more than 20 years old were 37% more likely to have water damage involving a shower. More than half of the shower stall water damage incidents involved a faulty shower pan.

**LOSS PREVENTION AND MAINTENANCE TIPS**

- Inspect plumbing beneath sinks every 6 months.
- Ensure connections are secure and there is no evidence of corrosion on the pipes.
- Look for kinks in copper or plastic pipes.
- These could lead to pinhole leaks over time.
- Locate the water shut-off valve.
- Inspect the valve every 6 months to make sure the water supply will shut off. Replace the valve if needed.

**STUDY FACTS**

- Water damage from a sink averaged more than $7,000 per incident. Of these incidents, 44% were attributed to faulty plumbing supply lines.

**LOSS PREVENTION AND MAINTENANCE TIPS**

- Test the shower pan annually:
  - Block the floor drain.
  - Fill the shower stall with approximately 1 inch of water.
  - Use a pencil to mark the water line.
  - Leave the water standing in the shower pan for 8 hours.
  - If the water level decreases, contact a plumbing professional.

**STUDY FACTS**

- Power outages were the cause of 18% of water damage incidents involving a sump pump. Another 40% of incidents were attributed to things such as a clogged inlet screen or a faulty float switch.

**LOSS PREVENTION AND MAINTENANCE TIPS**

- Follow the manufacturer’s recommendations for sump pump maintenance. These vary from running the sump pump every 2 to 3 months to a yearly cleaning before the rainy season.
- To inspect the sump pump:
  - Open the lid and remove debris that may be blocking the water inlet screen.
  - Pour approximately 5 gallons of water into the pump and watch the float valve rise.
  - As the float valve rises, the pump should turn on and the water should discharge through the outlet pipe.
  - Go outside and inspect the outlet pipe.

- Water should be flowing from the pipe and away from the home.
- If the sump pump fails to operate during this inspection, contact a plumbing professional.
- Install a battery backup system.
- Choose a system with a battery replacement warning.
- Replace batteries every 2 to 3 years.

**STUDY FACTS**

- Homes 30 years old were 3 times as likely to have a plumbing supply or drainage problem.

**STUDY FACTS**

- Roof leaks were the most frequent source of water damage in the study. The likelihood of a roof leak was even more common in regions where freezing weather, severe wind and hail were frequent.

**LOSS PREVENTION AND MAINTENANCE TIPS**

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