

Water Damage Losses



Water Damage represents approximately 90% of all the losses we encounter for condominium associations. High rise condominiums certainly have the greatest exposure to major losses, but even townhouse condominium units have water damage claims.

In Hawaii, one of the major problems with water damage claims is the mold that forms from the water. Mold can begin forming within 48 hours if water is left standing in our hot and humid climate. Most insurance policies either exclude mold or have very limited coverage. Therefore it is important to prevent the loss or remediate the loss as soon as possible.

Here are some simple tips to check off that might help prevent or reduce serious water damage claims:

Provide regular inspections of the hoses that supply water to your washing machines, dish washer, sinks, toilets and icemaker. Be sure that these hoses do not show signs of wear and tear. Consider replacement with metal-mesh encased hoses.



The shut off valves for the water to the washing machine, dish washer, sinks, toilet and icemaker should be checked to be sure they easily open or close. Also check for rust or corrosion which could be signs that they might need to be replaced.



Inspect your water heater for rust and corrosion. Also inspect all the connections for the water heater. If the water heater is past the warranty period or over 10 years old, consider replacement.



Run air conditioning at a level that does not create excessive condensation. Also check the condensation drain line. These lines can easily become clogged and the condensation leak can cause significant damage over time.



Know whom to call to shut off the water if there develops a leak that cannot be stopped by one of the shut off valves.



If your unit is going to be unoccupied for a few days, consider turning off the water to the appliances, sink, toilet, etc. If your unit has its own shut off valve for water, turn it off.



If your unit is going to be unoccupied for long periods of time, you might consider having it checked on a regular basis. Recently water sensing devices have been developed that can detect moisture and send an alarm to a monitoring company or sound a local alarm.



Know how to contact your insurance carrier/agent and property manager so you can immediately report a loss and work with the property manager to bring in the appropriate contractor to remediate the loss and prevent further damage.

