

Water Damage Checklist



Water Damage Prevention Procedures

Water damage that occurs during construction means expensive repairs, project delays and displeased owners. Following the advice in this checklist may reduce your risk. We also offer a more detailed white paper on preventing water damage, and your local engineer at Allianz Risk Consultants will be happy to assist with any of your risk-management challenges. (For insurance claims, please contact your broker or call the Allianz 24-hour Emergency Claims Service at 1-800-211-6647.)

- 1 Focus attention toward the areas of typical water damage which include unsecured building openings, building envelope system deficiencies, water delivery or drainage system failure, site drainage problems, subsurface drainage problems, foundation and structural element problems and material storage problems.
- 2 Identify and resolve all water issues weekly. Don't allow open items to persist while the project moves forward.
- 3 Mock-up all critical waterproofing systems in advance and test areas of the mockup that are prone to water infiltration.
- 4 Routinely test representative portions of the building envelope. Base tests on actual risks, not just contractual requirements, and address any problems immediately.
- 5 "Dry in" the structure, including the completion of all windows, doors, walls and the roof before installing drywall, finish materials or water-sensitive equipment. Be prepared for dry storage of materials and equipment that may be delivered before they're ready for installation.
- 6 Schedule the installation and testing of piping systems as early in the project as possible (prior to interior work).
- 7 Complex roofs with multiple penetrations should be tested for water-tightness by a professional.
- 8 Keep the roof free of debris and eliminate low spots to avoid accumulation of water. Remove snow and ice to avoid overloading an incomplete structure.
- 9 Develop a severe weather disaster plan that assigns responsibilities for securing the site and preventing water damage.
- 10 Allow only authorized professionals to install and charge fire protection systems.
- 11 Because subcontractor work can alter or damage piping systems, always have a final inspection and pressure test performed before charging with water.
- 12 Charge piping zone-by-zone, never with all valves open. Monitor the system continuously for at least 24 hours after charging and be prepared to react immediately in case of a release.
- 13 Provide security personnel with a list of who to contact 24/7 in the event of a water release.
- 14 If freezing conditions may occur, drain water or maintain heat for piping systems.
- 15 Ensure drainage away and protect excavations from accumulation of water which can infiltrate the structure or undermine the foundation.
- 16 Correct any structural failures using proper engineering, not just cosmetic fixes, which can later lead to water infiltration.