



Water Damage: The Most Common Cause of Loss for Condo Owners

From burst pipes to appliance leaks, to HVAC malfunctions and more, over 70% of condo claims reported to PURE have been the result of water damage. Although some instances are out of a condo owner's control—like a toilet overflow in the unit above that allows water to leak through the ceiling to a PURE member's condo below—the majority of claims can be prevented by taking proactive steps to reduce the likelihood loss in the future. Research and analysis conducted by our claims and risk management team uncovered the most frequent types of water losses experienced by PURE members and steps you can take to protect your home and the valuable belongings within it.



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APPLIANCE MALFUNCTION

Appliances that feed into a water line have the potential to malfunction, develop blockages or spring leaks that can lead to significant damage. However, there are a number of inexpensive devices that can help detect or prevent these risks. Consider the following:

Install water leak detection sensors on appliances prone to water loss. These devices can detect and notify you of a leak. Wi-Fi connected devices like Roost can even alert when you're away from home by sending a message to your smartphone.

Automatic water shut off devices, like Leak Defense System and FloLogic, turn off the water supply when a leak is detected to prevent further damage. However, these devices must be installed on a building's water main. Check with your property manager to see if your building is equipped with such a device or to request that one is installed.

MEMBER STORIES

When the water filtration system underneath a member's sink failed, water flowed undetected throughout the home for several hours. Damage caused to the member's marble tile flooring and kitchen cabinets, in addition to the neighbor's unit below, amounted to more than \$100,000.

While a member was away from home, he was notified by his building manager that a frozen and burst pipe in the sprinkler system of his condo had allowed for water to run throughout his entire property and to the unit below. The resulting damage was more than \$500,000.

Install an HVAC safety switch or float switch on the water pan underneath your unit to automatically stop the system from operating when an overflow is detected.

Install a drain pan beneath your washing machine to catch leaks due to overflow or hose failure.

Ensure all appliances that are connected to a water source are equipped with braided metal hoses which are far more resistant to leaks compared to standard rubber hoses.

Ensure your toilet is furnished with metal supply lines and nut connectors. Plastic supply lines and nut connectors are known to crack and cause leaks.

Have your water softener inspected and serviced yearly to ensure it's functioning properly.

FROZEN AND BURST PIPES

When temperatures drop, the risk for frozen and burst pipes is heightened. Condos that are unoccupied for extended periods of time are even more vulnerable because when no one is home, the water can run undetected for hours. To prevent this, **set the heat at a minimum of 65°** while you're away.

WIND-DRIVEN RAIN

High winds can allow for water to enter through sealed areas like windows and doors. To avoid this, **ensure the window seals throughout your home are in good condition.** Depending on your residence, it may be your responsibility or your building's responsibility to hire a professional to evaluate and replace them if necessary.

BALCONY DRAIN LINES

Clogged balcony drain lines can prevent water from properly discharging, allowing water to enter your home. Depending on the property, it may be your responsibility or your building's responsibility to clean them. Determine who is accountable and **ensure that they are cleaned twice a year.**

ADDITIONAL ADVICE TO PROTECT YOUR CONDO FROM LOSS

While water damage is the most frequent type of condo loss experienced by PURE members, properly protecting your home requires keeping other risks in mind. Following are additional steps you can take:

Install a central station burglar alarm to prevent theft. Burglary is the second most common cause of loss among PURE members who own condos. Even if your building is secured by a doorman, renovations may give visitors access where it's typically restricted.

Secure balcony items when a severe storm is forecast to prevent them from becoming windborne.

Establish an emergency plan. Create a list of preferred vendors and emergency contacts whom you would like to respond in the event of a loss. If you do not have preferred vendors, a PURE Member Advocate can connect you to our trusted partners. Share your plans with your caretaker and make sure they are empowered to take action in your absence.

Discuss loss-prevention with your neighbors. Encourage your neighbors to take action to improve the resiliency of their home. Preventing a loss in the unit above you may mean avoiding significant damage to your home as well.

Build a relationship with your property's management firm. Understand what steps they are taking to prevent loss in the building and encourage them to implement these recommendations to reduce risks to your entire community. If you plan to be away for an extended period of time, inquire if there are plans in place to check in on unoccupied units or if a plan can be arranged.

Visit puresituationroom.com/condo to learn more.

For additional information to help you protect your condo or for assistance locating, hiring and coordinating a service provider in your area, contact a PURE Member Advocate® at **888.813.7873** or memberadvocate@pureinsurance.com.
