

Water can be one of the most destructive agents when released into a building – especially in buildings with interior finishes that are not designed for a wet environment. Water can cause hard floor finishes to buckle, and ruin carpeting, ceiling tile and drywall, and even small leaks that aren't connected can cause building materials to rot creating an environment for mould growth.

Understanding the sources of water damage losses and taking steps to address them before a loss can pay dividends in the long run.

## Sources of Water Damage:

There are three major sources of water damage for buildings. These include:

1. Building systems that supply, remove, or use water (such as HVAC equipment).
2. The building envelope including exterior walls, doors, windows and the roof.
3. Water from outside sources or an unintended inside source. Such as heavy rainfall, snow melt, severe thunderstorm, and of a man-made origin such as by plumbing and appliance leaks, and sewage backups.

## Know Your Risk:

Effectively addressing water damage exposures in emergency plans starts with understanding the extent of water damage risk for your operation such as storage of files, location of practice in the basement of the building. Preparedness can enable a business to prevent damage to equipment and products, and business interruption. Planning ahead can help reduce the impact a water damage loss has on your practice.

## Practical Tips to Limit the Scope of Damage from any Water Leak:

- Have a list of emergency contacts (including the landlord when you lease the practice premises) for whenever water damage is discovered;
- Label all water shut-off valves for plumbing fixtures such as sinks and bathrooms, and ensure that staff know the location of these valves and how to turn off in event of a water leak;
- Prepare a leak-response kit, complete with mops, absorbent clothes, and a wet-dry vacuum;
- Raise valuable inventory and electrical equipment off the floor in case of flooding;
- Backup all clinical and business records; keep a copy off-site; and
- Review the adequacy of your insurance policy and check for flood coverage.

Extract from [\*“Water Damage Mitigation – A Guide for Emergency Planning \(2017\)”\*](#)

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