

## Detecting water leaks

You work hard to maintain your properties. That's why it's important to ensure you're protected from all potential losses – especially when they're avoidable.

### Identifying potential leak sources

Every year, property owners experience losses due to unexpected water leaks from common sources such as:

- appliances (dishwashers, washing machines, ice and beverage machines)
- hot water heaters
- domestic water lines
- water connections to toilets, faucets, bath tubs and showers
- fire sprinkler systems

In condominiums and apartments, leaks can cause major damage to the source unit as well as units below. The damage leaks cause to walls, ceilings, floors and furnishings can be both inconvenient and disruptive to peoples' lives and in some cases livelihood.

### Leak detection systems

There are several products available with technology that can help reduce the scale of damage caused by leaks. Many of these products can be bought at local hardware stores for a reasonable price and are as easy to set up as smoke or carbon monoxide detectors. Some even offer smart phone integration!

The devices fall into two main categories: passive systems and active systems.



### Passive systems

Passive systems use connecting hoses for toilets, faucets and other devices with a relatively low flow rate. These also have an integral passive shutoff valve so that if the hose breaks or leaks, the internal valve closes, cutting the flow.

Passive systems are a cheap and simple solution and are available at most building outlet and hardware stores.

The disadvantage of using passive systems is that if the leak is small, the valve will not close, consequently, water may flow undetected for a long period of time.

## Active Systems

Active systems use water sensors to detect moisture. Depending on an active system's complexity, it will:

- ✓ trigger a loud alarm at the site of the leak
- ✓ trigger an alarm via the security system (local alarm or monitored)
- ✓ activate an electric motorized valve (wired or wireless) to shut off the water supply to specific appliances (dishwashers, ice makers, washing machines, hot water tanks, etc.)
- ✓ activate an electric motorized valve to shut off the water supply to the unit\*

Look for active system devices which are ULC/CSA approved and have them installed by a licensed and qualified plumber and electrician.

\*These can be wired or wireless

## Choosing the right solution

The ideal solution is to install an automatic unit shut off at the water service entrance, as it will respond 24/7, even during power outages if there is battery backup.

The next best solution is to choose devices which shut the supply off to specific appliances.

The other alarm systems are less effective as they either require someone to be present to respond, or require the alarm company to contact someone to respond. In either case, water will continue to flow and cause damage until someone shuts it off, so time is of the essence.

Regardless of which system you decide to install, be sure to discuss your needs with a certified plumbing contractor as well as a security alarm contractor, to decide the best strategy for your operation.

## Summary

Understand the risks water damage can have on your property and take the steps necessary to reduce these risks.

By taking a proactive approach, you reduce the risk of having to deal with damage that could impact the profitability of your business and that of your tenants as well.

## Additional resources

For further information on this topic, contact your independent insurance broker or refer to Aviva's publication "Your guide to... Water damage prevention: condos and apartment buildings", which you will find at [AvivaCanada.com](http://AvivaCanada.com)

Visit [www.avivacanada.com/risks](http://www.avivacanada.com/risks) for more Your guide to... information sheets on other loss control topics.

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