

Masterpiece

Protect your home from water damage

CHUBB®



Water damage can occur almost anywhere in your client's home and is one of the most common causes of household insurance claims each year. Water damage can result from a variety of sources that are both internal and external to the home, although a regular maintenance program can substantially reduce the chances of water damage occurring.

Stormwater entering a home as a result of a damaged roof, blocked gutters or blocked surface drains are common causes of water damage. Internal appliances such as plumbed refrigerators, dishwashers, washing machines, hot water services, toilets and water heating systems are also common sources of water leakage that can result in water damage. Slow leaks from appliances, water pipes and connections are often impossible to detect until it is too late. If a leak goes undetected for too long it can lead to serious damage.

Water damage is one of the most destructive and obtrusive insurance claims, often resulting in lengthy and costly repairs. To reduce the likelihood of a water damage claim we recommend your clients consider the following maintenance tips:

Outside

- Keep roof gutters and valleys clear of leaves and other debris
- Prune tree branches that overhang the roof
- Maintain the roof and have it periodically inspected
- Monitor roof penetrations around chimneys, skylights, vents and like for dislodgement and deterioration
- Have adjoining garden beds sloping away from the home
- Keep surface drainage inlets clear of debris

Kitchen

- Have all appliances professionally installed
- Periodically check around dishwashers and plumbed fridges for any evidence of leaks; check hose connections, seals and like
- Check all pipe, hose and fittings to taps, water filters, waste outlets and appliances at least annually. Replace any connections if problems are found
- Never leave unattended a sink whilst filling with water

Laundry

- Inspect washing machine hoses and connections regularly
- Turn washing machine taps off when not in use
- Check all waste outlets and tap fittings for signs of leaks
- Never leave unattended a sink whilst filling with water

Bathroom

- Check basins, shower bases and screens for cracks and seepage
- Don't allow foreign objects to go down the toilet. Hanging bowl deodorants can be culprits. If these items enter the plumbing system they can cause blockages down the line
- Check all waste outlets and tap fittings for signs of leaks
- Never leave unattended a bath or basin whilst filling with water

Basement

- Have a regular test program for the sump pump to ensure it is operating effectively
- Use shelving and racking to store perishable items off the floor
- Check stormwater and cut-off drains are maintained and kept clear of debris

General

- Where possible have hot water systems and hydronic heating systems located outside the home
- Know where the main water shut off tap to the home is located so in the event of a major water leak the water can be turned off quickly
- Check air-conditioning and cooling system condensation drainage pipes are not clogged
- Turn the water off when away for prolonged periods of time so in the event of a burst pipe or appliance failure, water cannot inundate the home
- Routinely turn off all water consuming appliances and check the water meter. If it is still turning this may indicate there is a water leak which should be investigated.

It is important your clients implement an on going maintenance program that involves checking the roof and gutters, external surface drains and all water consuming appliances and connections for blockage, leakage and correct operation. If there is indication of any water leakage, it should be checked out immediately to prevent a small problem becoming a big one.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at www.chubb.com/au

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