



Risk Control

Water Damage Prevention and Response Guide

Understanding water damage

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, ruin carpeting, ceiling tiles and drywall. Even small leaks that are not connected can cause building materials to rot, creating an environment for mold growth.

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 the 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 the 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.
- Review the adequacy of your insurance policy and check for flood coverage.

For more information, please contact your local CNA Risk Control Consultant or visit our website at cnacanada.ca.