RELIEVE THE PRESSURES OF WATER DAMAGE.

DID YOU KNOW?

Water intrusion and accidental discharge of water are two of the leading causes of commercial property loss, according to our risk engineering consultants.

COMMON CAUSES OF WATER DAMAGE

- Improperly Maintained Roofs
- Plumbing and HVAC
- Sprinkler Systems
- Unoccupied Buildings
- Machinery Failure
- Water Inundation Events

Knowing what causes water damage can help make sure that you've got the right amount of property coverage in place.

PROTECTING YOUR PROPERTY FROM WATER DAMAGE RELATED LOSSES

Water damage is one of the most common causes of property loss. It's also one of the most costly. And it's happening more often and with greater severity, rivaling fire, wind or hail.

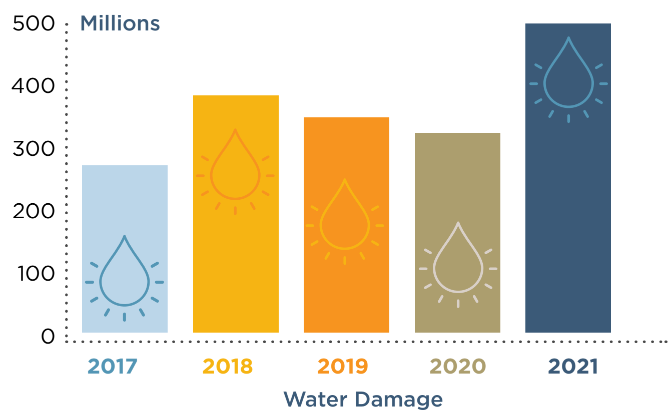
These losses can happen suddenly – from a natural disaster or even a burst pipe after freezing temperatures. Or they can happen gradually over time – from improper installation or deterioration from aging infrastructure.

Minimizing the Risk of Loss

- Regular maintenance
- Quick reactions
- Implementing preventative measures

And if water damage does occur, having an emergency response plan can help reduce the loss incurred.

ANNUAL INCURRED LOSS AMOUNTS IN THE UNITED STATES RELATED TO WEATHER AND NON-WEATHER WATER DAMAGE[1]



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DAMAGE ADDS UP

There are many costs associated with water intrusion and liquid damage:

Direct costs:

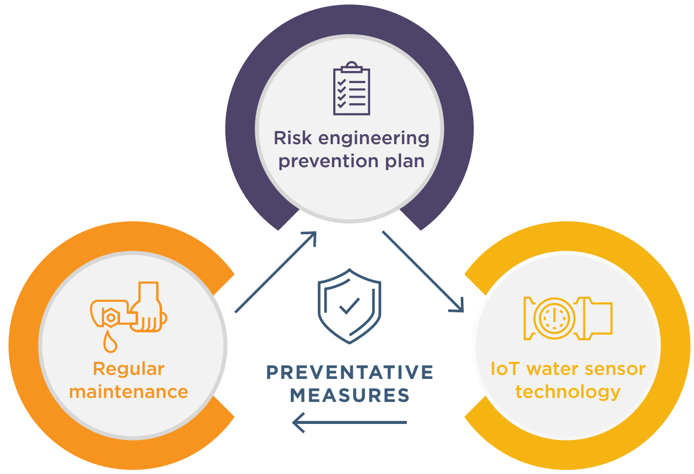
Cleanup, construction and equipment repair, material replacement, mold remediation

+

Indirect costs:

Indoor air quality issues, loss of tenants, legal fees, other business interruption impacts

Total Costs



The number of floors can also play a role in the severity of damage. Leaks on higher stories can cascade down, exacerbating that damage.

CURRENT WATER DAMAGE TRENDS

As buildings become reoccupied post-pandemic, we're seeing non-weather water activity on the rise again. In addition, severe weather is dropping significant amounts of water in short periods of time, adding to the increased water activity.

REDUCING WATER DAMAGE CLAIMS WITH WATER SENSORS

Using IoT devices like water sensors, building owners can respond quickly to any water activity. This data can turn a potentially catastrophic loss into a smaller amount of damage.

LEARN MORE ABOUT OUR WATER SENSOR TECHNOLOGY PROGRAM

https://s0.hfdstatic.com/sites/the_hartford/files/water-sensor-technology-program.pdf

DON'T LET WATER DO MORE DAMAGE.

For more information, contact your representative at The Hartford.

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Business Insurance
Employee Benefits
Auto
Home

[1]Data inclusive of weather and non-weather events. Based on industry ISO data cube from 2017 to 2021.