

Loss Prevention – Guidelines and Recommendations for Homeowners

There can be a lot of confusion about what kind of damage is covered under an insurance policy. When an insurance company is evaluating responsibility in a loss, it is most common that the insurance company will cover losses that are “sudden and immediate” in nature. What does that mean? It means that if damages were caused due to an event out of your control; extreme weather conditions like rain or wind or faulty equipment that caused flood or fire, there is a good chance the insurance policy will cover loss and damage. If however, the cause of loss is due to a homeowner not properly maintaining their home, insurance would not step in to cover expenses.

Neglect and deferred maintenance are often the cause of most water and fire loss within the home. This handout is a guide that references some of the most common sources of water, fire, and mold loss that homeowners encounter. There may be items specific to your home that are not covered and you are encouraged to get yourself familiar with routine maintenance required in your home to help decrease your chances of experiencing a loss that will not only affect your home, but the home(s) you share walls with.

WATER LOSS

Water has the potential to destroy more property than a fire. The only solution is prevention. Homeowners are encouraged to inspect and replace washing machine hoses to help prevent costly water damage from occurring that could not only affect your home, but your neighbor’s as well.

Water Heaters

Water heaters fail. Water heaters are the hardest working household appliance because they hold and transfer water continuously. Over time, mineral deposits accumulate on the bottom of the tank and moving hot water causes wear and tear on the piping. These deposits corrode the heating element and tank liner. Water quality can affect how much sediment is present in the hot water heater.

Most often, a water heater will fail slowly and signs that imminent failure is near. Some signs are: water accumulated under the heater, hissing/whistling sounds coming from a worn valve, chronic hot water shortages during normal usage.

Without warning a corroded bottom tank could fail and cause a lot of water damage in a very short period of time. Cold water is continually fed into the water heater, and when a tank fails the hot water and incoming cold water will flow non-stop unless the cold water supply valve or the main water shut off are closed.

An article in the Arizona Daily Star dated August 30, 2015 states that you should drain your water heater at least once a year. Hook up a garden hose to the drain valve near the bottom of the tank and run the hose out to the yard. Open the drain valve. If water does come out, you can drain it anywhere, provided the water is fairly cool; you don’t want to drain hot water onto your lawn or plants. If you have not drained your water heater regularly, you may not be able to drain easily due to sediment build up in tank. You can try to clean out the opening with a wire hanger or similar device, but be prepared for water to come rushing out. Be prepared to quickly shut off the water, re-connect garden hose, and allow tank to drain.

Please review the inexpensive steps below to help prevent water damage from a failed water heater.

Recommendations:

- Check your water heater regularly for leaks and other signs of failure
- Keep a log of your regular inspections of the water heater
- Install a catch pan and drain for your water heater
- Ensure that you know the location of a main water shut off and how to use it.

Washing Machine Hoses

According to Community Association Underwriters of America, leaking water from failing pipes, hoses, plumbing fixtures, and appliances accounts for 65% of property damage within a community association. There are simple, inexpensive steps a homeowner can take that will help prevent loss and damage to their home and neighbors with whom they share walls. The leading cause of water damage in most residences is a failure of the rubber flex hose that connects the washing machine to the hot and cold water feed pipes.

Recommendations:

- Turn off your water when you are not using the washer.
- Replace Washing Machine Hose with high quality FloodChek brand hose or comparable item.
- Make sure feeder pipes are equipped with easy-to-close or automatic shut off valves.
- Place a water catch pan beneath your washer
- Ensure that you know the location of a main water shut off and how to use it.

Mold, Mildew, and Fungus

Mold and mildew can grow anywhere if the conditions are right. Mold and mildew thrive on moist damp areas and can be found on windows, walls, and floors. Exposure to mold and mildew can lead to health problems. Even if you aren't allergic to mold, it produces allergens, irritants and potentially toxic substances that can irritate and potentially be toxic to the eyes, skin, nose, throat and lungs. Most molds can grow in 24-48 hours with the right conditions.

What causes mold, fungus, and mildew?

- Humidity
- Darkness
- Warmth
- Oxygen
- Moisture
- Time

Taking a few of these simple precautions could deter mold from forming in your home:

- Keep humidity in home below 60% (ideally between 30% and 50%). Use air conditioners during humid months, and dehumidifiers in damp spaces
- Ventilate shower, laundry, and cooking areas properly. Use exhaust fans that vent outside your home.
- Promptly fix leaky roofs, windows and pipes.
- Before painting, add mold inhibitors.
- Don't paint or caulk moldy surfaces.
- Clean bathrooms with mold killing products.

If you see signs of mold in your home, clean it up as soon as possible. Follow these simple steps to prevent mold from causing additional problems:

- If a small area is covered in mold, clean it with a commercial product or a bleach-and-water solution (not more than one cup of bleach per gallon of water) and dry completely.
- Determine cause of mold and address it (slow leak from damaged pipe, toilet, dishwasher, fridge, water heater, etc.). Mold will most likely return if you don't!
- Extract the water and dry area affected by water as quickly as possible. Open windows, use fans and dehumidifiers. Your air conditioner will also help remove moisture from your home.
- If the affected area is greater than 10 square feet, you are advised to consult with a professional to remediate mold.
- You may have to throw away carpeting and ceiling tiles. These products are absorbent and porous and often impossible to clean.

Toilets, Faucets, Supply Lines, & Sinks

- Water Supply lines to toilets and sinks are becoming a source of water loss in homes.
- Please check all water supply lines to toilets and sinks periodically to ensure they are not leaking.

Advice in Water Damage Emergencies

Do's:

- Prevent electrocution! Shut off power to all flooded areas.
- Stop the water! Find the water source and shut it off.
- Call the fire department if you can't get your water to shut off.
- Protect your furnishings by removing them from flooded area or propping them up above water level.
- Remove wet area rugs, prop up wet cushions, lift drapes off floor and hang from a coat hanger on curtain rod to reduce damage.
- Relocate valuable pictures, paintings, and other art objects to a safe, dry place. Open closet doors and dresser drawers and anything else that can be opened to allow air to circulate.
- Stay out of rooms where ceiling is sagging.

Don'ts:

- Don't use your household vacuum to remove water
- Don't use electrical appliances while standing in wet area.
- Don't wait to call for help, the longer you wait the more damage will occur.

FIRE LOSS**Dryer Vents**

There are some startling statistics when it comes to damage, injury, and even death from fires caused by clothes dryers. Owning a clothes dryer has become a necessity for many families, but there are serious fire risks when these dryers are improperly installed or maintained.

Failure to clean lint from traps, vents, and areas surrounding the dryer is the leading cause of dryer fires.

Is Your Dryer Vent Blocked? Here are signs to look for:

- Lengthy drying times
- Clothes are hotter than normal at the end of a dry cycle
- Dryer deactivates due to high temperatures
- Increased heat and humidity in the area of the dryer
- Flapper on vent hood does not open when dryer is on

Recommendations:

- Replace plastic and metal foil vents with 4" rigid metal vents
- Vent dryers directly to the outside in the shortest, straightest distance possible
- Insulate the dryer vent to protect it from lower outside temperatures
- Clean lint filter in machine between every load
- Replace filter if torn and regularly wash it with soapy water to remove residue build up from dryer sheets.
- Inspect the wall damper and dryer vent termination point annually for blockages, bird nests or presence of other wildlife
- Never turn on the dryer and leave the house
- Purchase and install a portable fire extinguisher in an accessible area near the laundry room
- Review manufacturer's operating guidelines and suggested maintenance
- Have your dryer professionally serviced and cleaned by factory authorized service reps every 2-3 years.

Candles

Candles add warmth and fragrant smells to the home. It is important to remember that candles are also dangerous. Candles cause many home fires and sadly, home fire deaths. Remember, a candle is an open flame, which means that it can easily ignite anything that can burn.

- Blow out all candles when you leave the room or go to bed. Avoid the use of candles in the bedroom and other areas where people may fall asleep.
- Keep candles at least 12 inches away from anything that can burn.
- Think about using flameless candles in your home. They look and smell like real candles.

If you do burn candles, make sure that you...

- Use candle holders that are sturdy, and won't tip over easily.
- Put candle holders on a sturdy, uncluttered surface.
- Light candles carefully. Keep your hair and any loose clothing away from the flame.
- Don't burn a candle all the way down — put it out before it gets too close to the holder or container.
- Never use a candle if oxygen is used in the home.
- Have flashlights and battery-powered lighting ready to use during a power outage. Never use candles.

Fireplaces and Chimneys

❖ **Wood and Charcoal Fireplaces**

Fireplaces can be a source of warmth and comfort on cold winter nights. They can also be a source of catastrophic damage. The National Fire Protection Agency reported 24,300 home fires involving fireplaces that resulted in \$246 million dollars in property damage in 2008. It is likely that number has grown.

Although your insurance policy may likely cover the fire damage and the water damage from extinguishing the blaze, you may not have enough to rebuild a home and replace lost personal possessions.

Please review the steps below to help prevent fire loss from a chimney or fireplace:

- Check your chimney at least once a year for cracks in masonry or brickwork and seal any fissures to prevent water from weakening the structure.
- Check the chimney flue to clear out any debris that may have blown in thru the top of the chimney.
- Thoroughly clean the chimney once sooty build up reaches 1/8 of an inch to reduce risk of trapped gasses and chemicals accelerating a fire.
- Use warm water and soap to remove soot from the firebox
- Make sure damper at the top of firebox is closed and the seal is in good repair.
- Use an ash vacuum cleaner to remove ash and soot to prevent their escaping into the surrounding room.
- Clean fireplace tools, doors and screens with soap and water. (Brass fireplace tools can be cleaned with Worcestershire sauce).

❖ **Electric Fireplaces**

Electric fireplaces are cleaner burning and relatively safer compared to wood burning fireplaces, but share many of the same potential hazards.

To maintain an electric fireplace, owners are advised to:

- Check condition of wiring components (rodents and household pets can chew on these and create a fire hazard).
- If repairs are needed, contact manufacturer or electrician.
- Make sure to unplug electric fireplace in warm months to reduce risk of electrical fire.
- Dust the inside and outside of electric fireplace with normal housecleaning products and tools, vacuum, or compressed air.
- Rubbing internal bearings with small amounts of machine oil can also help.

Older Electrical Boxes

Inspecting Breaker Panels

Older breaker panels can be a concern. Mechanical and electrical components tend to deteriorate with age. Some people are under the assumption that breaker panels and their components have an unlimited life expectancy; the rule of thumb in the home inspection industry is generally 30 years for these devices. When inspecting a home that has an electrical system over 30 years old, common practice is to recommend consulting a licensed and qualified electrician to evaluate the breaker panel to ensure it is still working as designed. Who knows if any of the circuit breakers have ever NEEDED to trip and didn't. Home inspectors don't remove circuit breakers from the panel, and it is possible that arcing or burn marks may exist but are hidden behind the breakers. These characteristics can be tell-tail signs of dangerous conditions. A qualified electrician can determine if these issues are occurring or have in the past. If no issues are apparent, this can help put a homeowner's mind a little more at ease.

Outdoor Grills Fire Pits & Chimneas

What are the Hazards?

In multi-residential housing, the risk of fire to one homeowner is a risk to all homeowners sharing the same and nearby buildings. Failure to take adequate precautions to prevent the spread of fire can result in injury or death to fellow residents, and a large lawsuit against you.

Outdoor recreational fires located too close to a building, such as on or beneath a balcony, can easily get out of control and spread to living areas.

The smoke produced by an outdoor fire can be harmful, even fatal, and you cannot control the direction that wind will blow the smoke. Lethal smoke can build up inside your unit or your neighbor's unit without you ever knowing it.

The improper disposal of ashes can cause an unwanted fire. Even ashes that are two to three days old can retain enough heat to start a fire if they are placed with other combustibles.

These are the predominant reasons why, for multi-residential housing, most fire codes and local ordinances prohibit outdoor fires on decks, balconies, beneath combustible overhangs or within 15 to 25 feet of the building.

Anyone lighting a fire in a chimneas or fire pit should have a means of extinguishing the fire near the device. Sand, dirt or a portable dry chemical fire extinguisher are effective ways to extinguish a fire in a chimneas or fire pit. Never use water or a CO2 extinguisher to put out a fire in a chimneas because the rapid cooling and steam can crack the clay and damage the appliance.

Allow sufficient time for ashes to cool then dispose of them in a metal container with a tight fitting lid. Keep this container at least 15 feet from combustibles. Never put ashes, cinders or smoldering coals in a paper bag, cardboard box or other combustible object.

Burning Guidelines

- Never use a chimneas or fire pit indoors, in an enclosed porch, gazebo or similar enclosed space or under an overhang. All recreation fires must be 25 feet from building or structure.
- Never leave a recreational fire unattended
- Do not use combustible or flammable liquids to ignite fires
- Do not overload the burn chamber with wood
- Read and follow the manufacturer's instructions for set up, use and maintenance of the appliance
- Burn only seasoned firewood
- Make sure ashes are completely extinguished and dispose of them outdoors in a noncombustible container

Vacant and Unoccupied Units

Vacant and unoccupied homes are more susceptible to water loss than occupied homes and the potential for catastrophic water loss should be of the utmost concern for homeowners and associations.

Southern Arizona may not experience harsh winter temperatures the same way the rest of the country does, but drastic temperature changes can cause pipes, fixtures, and appliances to freeze. If this happens inside a vacant home, the results can be costly water damage.

If you are going to be away from home for more than a couple of days, you may want to have a friend or home watch services regularly check on your home.

Preparation Checklist if you plan to be away:

- Turn off water supply lines to all outside hose bibs and then drain the lines and keep outside faucets open
- Drain all water lines by opening faucets and flushing toilets
- Drain appliances, such as water heaters, that may have residual water in it
- Add bio-friendly antifreeze solution to drain traps and toilets
- Wrap above ground pipes to prevent from freezing in the winter months.