

Risk Manager

Answers, resources and information to help assess and reduce risk

An Ounce of Prevention = A Bucketful of Savings

Prolonged, heavy rainfall accounted for countless losses nationwide last year. Many of these losses were not covered by insurance. In some cases, these losses could have been prevented or minimized. To reduce the potential for future water damage losses, districts should take note of past water related losses and apply that knowledge to prevent future water damage events. Here are some common water damage scenarios and what can be done to help reduce these types of occurrences moving forward:

Issue:

- Water backed up into the building through a floor drain or through the structure

Solution(s):

- Provide an automatic sump pump drain system. With a minimum of one extra sump pump on hand in case the primary pump fails.
- Identify exterior areas of standing/ponding water and address with grading and/or catch basins or drains.
- Identify and re-grade exterior areas that slope towards the building.
- Budget to excavate and seal foundation and provide drains.

Issue:

- Water infiltrated the roof

Solution(s):

- Annual roof inspections to ensure drains, valleys, and gutters are cleared of leaves or other debris. Cleaning these areas will help ensure water will not pond on the roof or be forced under the roofing material during a downpour. If the roof is exposed to heavy leaf litter consideration should be given to installing gutter shields to help prevent the gutters from becoming clogged (or, if possible, the trees and/or branches should be trimmed away from the roof).
- Areas where roofing material is cupped, curled, or cracked should be investigated and, if not permanently repaired, patched to prevent them from getting worse. This is especially important for areas that use flashing (i.e. vents, chimney's or other roof protrusions).
- Roof valleys that show signs of wear (cupping, curling, or cracking) should either be permanently repaired or patched.
- Replace missing or damaged downspouts, gutter systems and roofing material.

Issue:

- Water infiltrated under or around a window or door

Solution(s):

- Scheduled inspections of window and door caulking. Cracked and/or hard caulking indicates the caulking needs replaced.

- Visually check to ensure exterior walkways are draining away from doors. If not, repairs could be re-grading the walkway, providing a catch basin, or providing a door seal.
- Visually check to ensure window sills are angled away from the window.

Preventing water infiltration is a difficult job but, as mentioned above, scheduled preventative maintenance, even if only a temporary fix, could save thousands of dollars. Likewise, identifying potential problem areas and addressing them proactively with drains, basins, surface grading and sump pumps will be money well spent as compared to unexpected, unbudgeted and possibly premature repairs of water damaged systems or structure.

Severe weather last year caught quite a large numbers of schools unprepared and the losses suffered were close to catastrophic. Before the claim or loss occurs, call us to perform a physical inspection and highlight areas of concern and exposure. Let us explain ways to mitigate risk and potentially save your school district money.

For additional information or training on best practices and safety management within your school entity, please contact Director of Risk Management Sharon Orr at (866) 401-6600, ext. 7152 or sorr@cmregent.com.