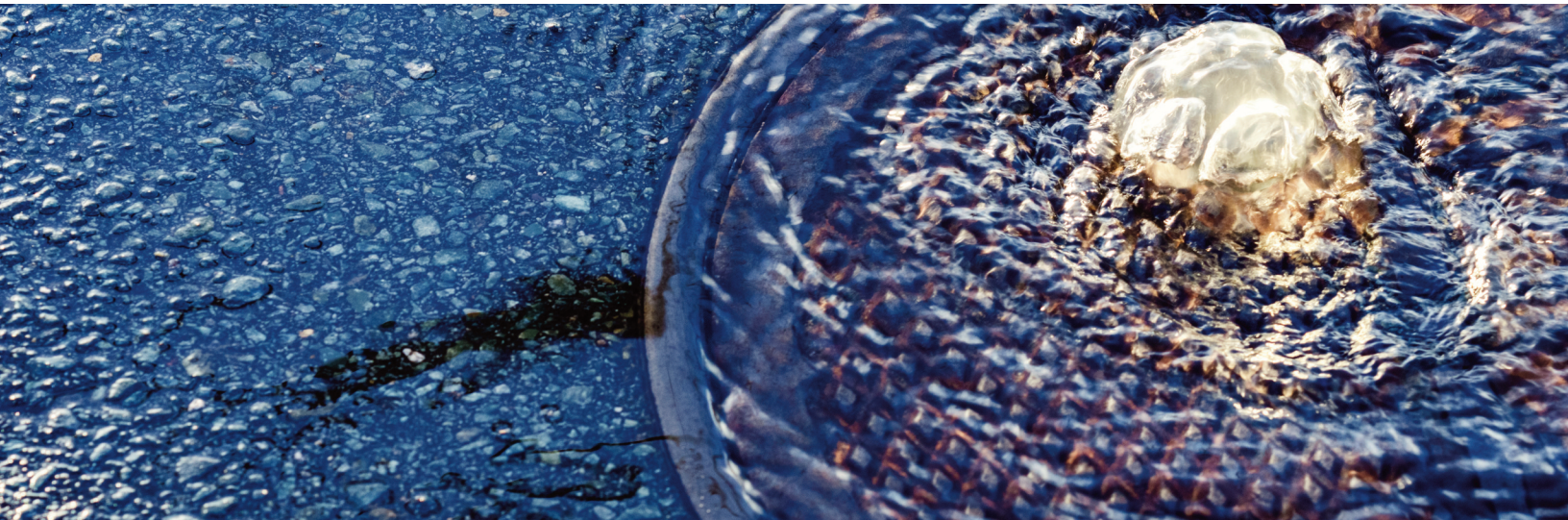


Loss Prevention

Take a proactive approach to loss prevention!



Water Damage

Water damage is very costly, and it's becoming even more of a problem as our climate changes. But you might be surprised at how much trouble you can save by taking a few precautions around your condo or apartment building. Here are some tips to help you keep everything and everyone dry.

Roof

Depending on the type of roof your building has, you need to take certain precautions to protect your residence against water getting inside.

Flat roof

Is your flat roof in good condition? Inspect the roof at least twice a year, in the spring and fall. Make sure the perimeters around all openings are still fully sealed. Also pay special attention to any areas where the gravel, granules or other coverings have been washed away, depending on the type of roofing. Finally, watch for any swelling, cracks, bubbles or other anomalies like damaged or missing shingles. If you are not comfortable with climbing onto the roof yourself, hire an expert to do the inspection for you.

Sloped roof or combination

Sloped roofs need special care. They are particularly prone to damage during mid-winter or spring thaws. If there are any damages or if there are warning signs such as ice dams on the roof or dampness inside, call in a roofing specialist to identify the problem and recommend the most appropriate solutions.

Think prevention and stop water damage!

All these preventive steps can significantly reduce the likelihood of water damage causing trouble for your condominium residents. For even more peace of mind, you should prepare an emergency plan, including a list of contractors to call and an outline of procedures to limit the damage.

Lifespan of a roof

Is your roofing material showing wear and tear? The older the roof, the higher the risk of leaks. If it's a long time since you had your roof redone, keep a close watch and plan on repairing or replacing it in the near future. Here is a table of suggested lifespans for some of the more common roofing materials used in our climate.

Windows and other openings

Any opening needs to be checked frequently. A close look around the edges of attic windows and skylights, from both inside and outside, will tell you a lot about the state they're in and the chances of leakage. If there is any sign of dampness or mould, either in units or common areas, water seepage is a very likely cause. Keep an eye out!

MOST COMMON ROOFING MATERIALS	LIFESPAN
Asphalt shingles	20 years
High-quality materials - Composite shingles, tiles or membranes	50 years
Slate/Clay	50 years
Tar & gravel - Main component is bitumen (asphalt)	20 years
Metal - Metal tiles or shingles	50 years
Other - Cedar shingles	20 years

Plumbing

The plumbing is one of the most important systems in your building to check. Here are some good tips:

- Do periodic visual inspections of pipes, drains, taps and fixtures like toilets, showers, baths and sinks.
- Keep a constant lookout for any leaks from water heaters, dishwashers, washing machines humidifiers, sump pumps and other appliances.
- Install a water detection and automatic shut-off system to prevent water damage inside your building.
- Be sure to take appropriate steps ahead of the cold weather to avoid freezing of pipes.
- Mark water supply pipes clearly to make them easy to find in an emergency.
- Check that water is draining properly away from the basement and the outside of the building.
- Be sure the drainage hoses from appliances such as the washer, dishwasher and refrigerator are made of flexible metal and have been connected by a certified professional.
- Use a sump pump with a backup power supply.

Outside

Large accumulations of water outside the building can also have serious repercussions. Don't take chances!

- Keep nearby storm sewer grates clear of leaves and debris.
- Disconnect downspouts draining directly into the sewer system and redirect them at least 2 metres away from building foundations.
- Check downspouts to ensure water is draining properly from the roof.
- Make sure the lot is graded to aid drainage away from the foundation walls.

Water heater

A water heater that is more than ten years old is more prone to leaks. And the damage can be worse than in other types of leaks because of the water pressure inside the tank.

Another problem with hot water tanks is that there is often no sign of deterioration until it's too late. As your water heater approaches the end of its 10-year lifespan, plan on getting it replaced by a certified plumber within two years. You can also reduce risk by taking the following precautions:

- Check whether there are floor drains near the water heater.
- Install drip pans connected to a drain, for water heaters installed on any level above the basement.
- Make sure at least the first 18 inches of the hot water line are copper pipe.

What is a water detection and shut-off system?

A water detection – or leak detection – system can prevent water damage caused by plumbing fixtures or pipes. Sensors are installed in strategic areas of the home such as water lines, sprinklers and major appliances. When a sensor detects water, it sends a signal to the alarm panel and the monitoring station alerts the customer to the problem. Some systems even come with an automatic water shut-off valve to minimize the damage.