

Protect your properties from water accumulation risks



Severe and prolonged weather events can have dire consequences for building owners, their employees, and their tenants. Heavy precipitation over an extended time frame can unleash unprecedented flooding that can lead to injuries and fatalities, limit access to properties, cause structural damage, and disrupt business.

Organizations in areas prone to excessive rainfall or that may be experiencing unusual storm activity should consider the potential impacts of water

Water accumulation may compromise building grounds and ensuing hydrostatic pressure can severely damage foundations. Mechanical systems at ground or below-grade level, as well as products awaiting distribution, may be damaged or completely destroyed.

In addition, pooling of water on flat roof structures can cause both apparent and unseen damage, including visible and hidden leaks, sagging roofs, and potentially life-threatening roof collapses.

And when water accumulation is followed by freezing temperatures, ice formation can cause additional damage.

Advance preparation can help you identify issues that contribute to water accumulation, allowing you to take action to mitigate your risks and expedite your claims.

Regularly assess drainage systems and fix any issues

Inadequate or clogged drains can hamper water outflows during and following a significant rainfall, leading to prolonged standing water in certain areas. It is therefore critical to assess the drainage systems on your property, both at ground level and on roofs. Determine whether these will provide adequate drainage in the event of heavy rains and then make any necessary improvements.

Your drainage infrastructure will need to be properly maintained to minimize the risk of prolonged water pooling. It is important to regularly check drains on your property, including on roofs, to make sure they are properly secured/adhered and are not obstructed. Similarly, any sump pumps or other water removal equipment should be regularly tested. These checks should be

clear of clogs, debris, or vegetation that may hinder water drainage, and take immediate action to address problems before the rain starts.

Ahead of and during a forecast rain event

Knowing when your people and properties may be affected by potentially heavy rainfall is critical and allows you to take action to protect them.

Closely monitor weather reports and determine when you need to call in your emergency response team and activate your emergency response plan. It is also good practice to identify environmental consultants and remediation vendors ahead of a storm and even contact them in advance to assess their ability to address any damage if an event occurs. Keep in mind that resources may be stretched following a significant event.

Before a storm, consider whether you should relocate any items that are susceptible to water damage, such as electronics, vehicles, records, and computer equipment.

If your buildings are prone to water pooling at ground level, consider filling sandbags and placing them around areas where water may enter your buildings. Test existing sump pump systems to make sure that these will operate as expected if needed. And, if you have enough advance warning, consider setting up additional flood pumps to address any water that could enter the property.

Also keep in mind that heavy rain and wind can drag debris into drain systems, underscoring the importance of carrying out inspections as soon as it is safe both during and after a storm.

Note that municipal drainage systems, including sewers, may become

are the responsibility of the municipality, be prepared to alert the relevant authorities of any maintenance or repair needs that you become aware of.

Inspect for water accumulation impacts

When it is safe to do so, it is critical that you remove, as soon as possible, any accumulating water.

As you assess the condition of your buildings and surrounding property:

- Secure the property from potential hazards and keep vigilant for any displaced wildlife that may be in the area.
- Ensure you and your employees use appropriate personal protection equipment (PPE) as needed.
- Look for any areas where water may have seeped inside. You may wish to contact and retain your identified environmental consultant and remediation experts to inspect for water, moisture, and mold.
- Check that any sump pumps are operating effectively and have monitored alarms and battery back-up that keep them working in case of a power outage.
- Pay attention to seals around HVAC systems, skylights, vents, or other building system elements.
- Check the condition of your roof, including membrane, gravel, and shingles – consider using available technology, such as drones, as needed.
- Pay attention to the intersections of low and high roofs, valleys between two peaked roofs, and intersections of roof and roof-mounted equipment.
- Examine any openings on the side of your building, such as exhaust vents,

- Take photos of the water levels inside and outside of your buildings to document the height of the water.

Review your insurance coverage and work closely with stakeholders

If you've suffered damage from water accumulation on your property, you should carefully review your property policy and start the process of preparing your claim. But you should also consider the potential for coverage under your other policies, including National Flood Insurance Program (NFIP) policies, workers' compensation, general liability, umbrella and excess casualty, professional liability, and environmental coverage.

Before making decisions, consider potential liability claims for acts that are alleged to have caused or exacerbated damages to people and the property of others, including customers and vendors.

Begin to document any damage, not just to your property, but also the surrounding area, including downed trees or power lines, infrastructure damage, and rising bodies of water that may hinder access to your property and lead to service interruptions. Note that damage to surrounding properties may also impact the recovery process. You should make copies of any relevant weather reports, utility company notices, and civil or military authority advisements.

You should also be familiar with:

- The notice, reporting, and proof of loss requirements of your various policies.

Be sure to involve your insurers and advisors in all claim decisions, paying specific attention to any policy requirements for insurer approvals before taking further action. It is good practice to keep in touch with your insurers and secure their approval throughout the claim process to minimize disputes during settlement discussions.

When it comes to environmental claims, you may also need to work with governments, which may control the response to an environmental release or discovery of pollution. Government entities may order immediate action, with no time to gain an insurer's consent. If such a situation occurs, you should immediately notify your insurers of all activity and orders as they occur and preserve all relevant records and information to include in your claims filing.

Marsh McLennan is the leader in risk, strategy and people, helping clients navigate a dynamic environment through four global businesses.

Marsh

GuyCarpenter

Mercer

OliverWyman



[Terms of use](#)

[Privacy notice](#)

[Notice at Collection](#)

[Cookie notice](#)

[Manage Cookies](#)

We use cookies to optimize the performance of this site and give you the best user experience. By using the site, you accept our use of cookies.