

# Water damage response plan



Wildfires, hurricanes, and tornadoes make headlines, but the reality is the most common business risk that owners face is water damage. Water damage exposures are often overlooked on the job-site though it has become one of the most frequent and severe property damage exposures.

Weather related losses, including hurricane, winds, and flooding cost the U.S. economy up to \$54 billion a year.<sup>1</sup> Non-weather-related losses cost the commercial insurance industry upwards of \$16 billion a year.

Using a response plan to quickly control water intrusion or release can save you from a large water damage claims, schedule delays, liquidated damages, and reputational risk.



## Why planning is important

A broken sprinkler pipe on a jobsite can release 300 gallons per minute. Every minute saved in response time could mitigate the release of hundreds of gallons of water. A thirty-minute delay in response could result in over 50,000 square feet of additional damage and thousands of gallons of water discharged.

## Steps in Planning

Early in the project, contractors should assess their job specific water damage exposures and implement a plan to respond. Proactive planning will help ensure your project is not impacted by adverse water damage that could result in schedule delays, re-work, restoration costs, etc.

Planning includes; selecting a response team, assessing risks, developing response plan and communicating and monitoring results. Use the following framework to build a program for your business.

## Step 1: Outline a Construction water mitigation program (CWMP) coordinator and response team

Assign a program coordinator. Additional task will include identifying key personnel who will participate in the response plan. This will include choosing a lead who will be in charge at the jobsite. Key factors in choosing a response team is expertise of your team. For example, team members might be good candidates if they live closer to the jobsite, have expertise in water damage mitigation, know the layout of the project, have tools and ability to shut off water and electrical as needed.

## Step 2: Assess your risk on the jobsite

The jobsite lead will be responsible for identifying the primary risks that likely cause water damage on the job, and for implementing the program. Risk could include weather and non-weather related incidents. Common non-weather risks include water distribution components, control rooms, below grade areas with high value equipment.

Step 3: Detail your plan

After identifying probable water damage events and related risks, you should draft your response plans to these events in the matrix below. Having a plan will ensure your teams understand roles and responsibilities should an event occur.

- **Stage Equipment:** Retaining key equipment on the jobsite will facilitate a timely response. Portability of equipment and tools can be optimized by storing equipment on carts. Equipment could include rolling cart/bin, tarps, wet vac, submersible pump, squeegee, mops, sprinkler head shutoff tool, absorbent material, generators, etc.

- **Test Your Plan:** Routine testing of your plan, against primary risks, can further help identify what challenges and opportunities. For example, electricity may not be available during a flood event to run equipment, key personnel may no longer be on the job, GFCI outlets may trip when using equipment, etc.

Step 4: Communicating and monitoring

Communicating your plan to stakeholders will keep everyone up to speed with your planning and response efforts. Monitoring the environment will ensure that you identify emerging risks to your jobsite or planning practices. Jobsites are dynamic and effective planning involves routine monitoring of changes in the jobsite environment.

Sample water damage response plan

Response Team Planner

Company	Person	Responsibilities	Contact Info
ABC Contracting	Jesse - Foreman	Monitor site and coordinate water shut off and internal response efforts. Will also coordinate professional mitigation efforts	999-999-9999 jesse@sampleemail.com
ABC Contracting	Nick - Carpentry Lead	Responsible for equipment availability, readiness checks and placement of response equipment during an event	999-999-9999 Nick@sampleemail.com
ABC Contracting	Grant - Laborer	Will engage in manual clean up of water.	ABC Contracting

Mitigation Tools Available

Electric	Gas	Manual	Miscellaneous
3 Fans - Conex Box	1 Trash Pump - Conex Box	1 - Squeegee - Conex Box	Absorbent pads/mats - Conex box
	1 Generator - Conex Box	1 - 55-gallon can - Conex Box	

Assessment and Planning Matrix

Primary Risks	Areas Exposed	Related Risks	Water Shutoff Location/Type	Mitigation Equipment/ Location	Person(s) Accountable	Plan
Freeze causing pipe burst on 1st floor	1st floor & basement	Power outage, site flooding, manpower	City supply in NE corner of basement. Wheel with green tag.	Generator, trash pump, squeegee, wet vac, 4-man crew.	Nick, Jesse, Grant & Tony	Jesse to receive notification via water sensor in basement and sends text notification to WDRP team. Jesse will coordinate with FD or Grant to respond and shutoff water. Nick to activate pumps and generator located in control room #2. Tony to mitigate water manually with squeegees and wet vacs. Nick to assist with manual clean up after pumps up and running.

# Jobsite water damage response planner

## Response Team

Company	Person	Responsibilities	Contact Info

## Mitigation Tools Available

Electric	Gas	Manual	Miscellaneous

## Assessment and Planning Matrix

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