



Risk Control

Water Damage: Incident Response

Every minute counts...

Emergency room physicians use the term “the golden hour” to illustrate how expeditious assessment of trauma cases can improve patient outcomes. Responding to water damage incidents is similar – every minute of delay increases the risk of property damage and an extended business disruption.

Prepare

- Preparation and risk reduction form the foundation of a successful incident response. Refer to the CNA checklist “Water Damage: Prepare, Respond, Improve” to assess your risk and implement controls and “Water Damage, Technology Solutions” to identify ways to leverage technology to reduce the severity of water damage incidents.
- Develop procedures to ensure the reporting of all leaks or blocked drains and that prompt corrective action is taken. Assign a high priority to investigating and correcting every reported incident.
- Ensure employees know how to report and respond to water damage events and provide them the knowledge, training and tools to respond effectively.

Respond

The key to mitigating the damage from water is simple:

- As long as it is safe to do so, stop the water as quickly and safely as possible.
- Implement the water damage incident response plan and contact water remediation contractors as soon as possible.
- Assess the cleanliness of the water. Clean, sanitary water does not pose as substantial of a risk from exposure as water with biological contamination such as water from sewage lines.
- Carefully inspect the area, determining the type of water damage, areas affected and impact on operations.

- Immediately begin mitigation activity by removing water with pumps, vacuums and squeegees. Use barriers, absorbent socks and other means to prevent further spread of water.
- Cover or otherwise protect nearby equipment to prevent further damage.
- Mold mitigation is paramount. Remediation is required in less than 48 hours to prevent mold development.
- Notify your risk manager and insurance provider.

Improve

While no one wants to suffer a water damage event, each business disruption provides an opportunity for growth. A review of water damage losses suffered by CNA customers found some common deficiencies in water damage incident response procedures such as:

- Key equipment and supplies to respond to the event were not readily accessible
- A lack of testing and validation of the plan components
- Scenarios contemplated were not realistic or did not account for delayed discovery of water
- The incident response plan did not consider the time needed to shut off and stop the water during unoccupied hours
- Employees were not adequately trained in response or had unclear roles and responsibilities

- Contractors and other third parties were not properly trained on the location of key equipment or shut-off valves
- The plan did not contemplate multi-point failures (e.g., failure at a key valve) or provide secondary guidance (i.e., another valve to isolate water)
- The plan did not contemplate how to respond to escaped liquids from adjacent tenants or occupants
- Lack of communication between property owners, managers and tenants regarding key valve access and responsible parties

An After Action Review (AAR) is an excellent way to evaluate and improve water damage incident management response programs and procedures. Refer to the CNA Guide [Improving Resilience after Disruptions](#) for further details.

To learn more about managing your risk and increasing efficiency, visit cna.com/riskcontrol.