



How Automatic Water Shut-off Systems Can Help Homeowners Avoid Costly Water Damage

Water damage, one of the leading and most costly causes of property damage in the U.S., is also one of the easiest and least expensive threats to mitigate. However, many homeowners are unaware of one simple solution that can prevent damage, save them money and give them peace of mind.

The Cost of water damage

According to two of our personal insurance carrier partners, roughly 1 in 60 homeowners suffer water damage inside their homes each year, and approximately 40% of homeowners have experienced water damage at some point. The average water damage claim costs approximately \$12,500 to repair, but claims costing as much as \$50,000 are common. In addition to the monetary expense, homeowners often spend months displaced from their homes while restoration is completed.

Often, water damage inside the home is caused by leaks in the plumbing system. These leaks may be as slow as a few drops per minute to gallons a day or worse; however, all leaks pose a serious threat to your home and can cause significant damage and expense. Slow leaks have the potential to facilitate the growth of mold for long periods without the homeowner knowing, while large leaks can quickly cause damage to floors, ceilings, walls, furniture, irreplaceable belongings and even the structure itself.

the solution

Today, simple automatic water shut-off devices can quickly detect even the slowest leaks, automatically alert you and turn off the flow of water to your house when a leak is detected. It is estimated that at least 40% of water losses could be avoided with the installation of such devices.

While smoke detectors are required in a home and security systems to prevent theft are common, water damage due to plumbing leaks is thirteen times more likely to occur than fire and six times more likely to occur than theft, yet many homes do not have automatic water shut-off devices. On average, these devices cost less than \$1000 and can easily be installed on your main water line by a trusted plumber. Once installed, the device can be monitored and controlled through an app.

Added benefits

In addition to protecting your home from costly damages, the installation of an automatic water shut-off device provides the following benefits:

- Peace of mind while you are away
- A possible reduction to your homeowner's premium
- Avoiding higher water bills due to small, otherwise undetected leaks

Additional Tips to Avoid Water Damage

While installing an automatic water shut-off device is the best and easiest way to protect your home and belongings against water damage due to plumbing issues, here are a few additional precautions to take:

- Shut off your main water supply line if you will be away from your house for more than two days.
- Routinely check all water supply lines for appliances, toilets and sinks and replace them every three years. Steel braided hoses are

best, as they do not require replacement as often.

- Ensure everyone in your home knows how to locate and turn off the main water line in the event of a leak.
- Routinely check around your air conditioner, water heater and appliances with water lines for leaks or moisture.

For more information or to discuss your personal insurance needs, contact our [Personal Insurance team](#).