

SENIOR CONNECTION

A Safety Bulletin for the Senior Living Industry
From Gallagher National Risk Control

Gallagher National Risk Control

produces Senior Connection, an electronic publication promoting safety and covering insights relevant to our clients working in the senior living industry. These bulletins will enable you to review your program and provide information to assist you in strengthening your risk management plans.

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Water Mitigation for Senior Living

Water intrusion has become a leading source of property loss damage for insurance carriers in today's market. As a result, it is no surprise that more and more insurance companies are advocating water mitigation controls throughout all of their insured's locations. This includes senior living communities.

In terms of loss from water, this can be from external events (flood, hurricane, wind) as well as internal events (frozen pipes, leaking hot water tanks, and sprinkler system issues). This bulletin will be concentrating more on hazards within building(s). However, keep in mind that many of the recommendations listed within can also apply to an exterior water intrusion event.

Senior living communities are typically viewed as having a lower risk for water intrusion. This is largely based on staff being on site 24 hours/7 days a week. Although there may be some advantages to 24-hour staffing, there are still control approaches that should be considered to provide an effective water damage response.



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Staff needs to be focused on key areas for water mitigation in order to be effective. For example, if night staff does not go into the kitchen, bath, laundry, or boiler locations, then any water leak from those areas may go undetected until the shift using that area arrives. Also, it can depend on the size of the community as to whether some areas may be frequented during off hours. However, with an emphasis on a few controls, general staff can be a very effective tool in water mitigation efforts. Consider controls such as:

- Establish and maintain routines for all shifts to walk through each water-based area of the community periodically.
- Develop protocols for all staff to follow when water emergencies are discovered, such as:
 - » Clearly identify the location of the main water shut-offs.
 - » Train staff how to shut off water mains.
 - » Train all staff on established protocols, including how to respond to water emergencies.
- Develop a communication plan to notify appropriate personnel of water issues.
 - » Maintenance supervision should be one of the first calls.
 - » NHA may require notification immediately as well.
- Maintain professional relationships with restoration companies for water mitigation post event.
 - » Having a relationship can result in preferential scheduling for prioritizing clean-ups.
 - » Having the relationship can leverage time affiliated with getting a restoration company.
 - » A relationship usually has no cost until company services are deployed post-event.

Although staffing on-site 24 hours a day/7 days a week, is an advantage for effective water intrusion mitigation, there can also be value in having monitoring devices in strategic locations. There are a number of companies offering monitoring systems using “smart” devices. These devices can alert staff to possible issues and, in turn, do a variety of things in response. For example, they may send out alerts such as activating a local alarm or initiating a text, email, or phone call.

Typical systems use a small monitor (usually about the size of a puck) that is linked via a dedicated communication pathway (i.e., usually cellular or Bluetooth signals). When the monitor senses moisture, it sends a signal to the system, and the system activates. Some of these monitoring systems can link other devices, such as smart water shut-off valves. So when water is detected, the monitor sends a signal to the system, and the system engages the water valve to turn off the water flow until it is reset.

Some monitors may need to be installed inside walls to be effective. While installing this type of sensor during a new build or remodel situation makes the most sense, there are times when there may be value in opening walls and installing them. But there are many types of monitors that are designed to be deployed under or near water sources such as sinks, hot water heaters, etc., with no wall intrusion necessary. There are also other monitors that can be deployed, such as moisture monitors for humidity detection and temperature detection. They give information on conditions that may affect other systems in your community (i.e., no heat in winter can equal frozen pipes). There are even various air monitoring devices available for integration into these types of systems.



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Through the years, insurance companies have promoted the use of monitors, and their approach has varied from carrier to carrier. This has and continues to include offerings of discounted systems, discounted premiums, mandated installations, and even carrier-subsidized systems. An insurance company may have access to more cost-effective or, in some cases, free system use. That can be a huge benefit. However, if your community participates in this type of program, keep in mind a strategy for continuity of use should that company someday not have your insurance.

One of the best arguments for smart monitoring may lie within staffing needs itself. With staffing shortages, it may make the most sense to free up staff to care for the community instead of monitoring water areas. Most of these systems will cost much less than one staff member annually and provide more dedicated monitoring of the respective areas.

If your community is considering one of the systems, contact your team at Gallagher to help determine the best approach for water mitigation in your community.



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