

Our focus on plumbing related water losses and the stress and disruption they can cause our mutual clients remains unwavering. In addition to an increase in the frequency of such losses over the last 5+ years, we're seeing startling severity.

Below are five large, plumbing related water loss claims experienced by our clients. Our Claims teams responded in typical Chubb fashion; however in most cases the nature of these losses meant an extensive repair period and the need for the clients to live elsewhere during repairs.

Remember, automatic water shut-off devices are the most reliable way for our clients to mitigate such disruption in the first place. Be sure you're doing all you can to recommend the installation of these devices to your clients, so they can avoid losses like these. They'll usually qualify for a policy credit too.



### Water in the night: Total paid \$1.7M



A plumbing leak under a laundry sink located on the second floor ran through the night damaging 20% of the entire home floor plan over three levels.

- Damage to the kitchen, indoor basketball court, gym equipment, window treatments, electronics and more.
- The client was out of the home for six months during repairs.

### Plant over-watering: Total paid \$2.6M



A potted plant fell from a ledge over a kitchen sink onto the faucet turning on the water; debris from the plant clogged the drain overflowing the sink. The clients weren't home so the water ran for an extended period causing extensive damage to several rooms and two levels in the home.

- Damage to the kitchen, stone flooring, plaster walls and ceilings, and more.
- Costs included accommodations for the clients for nine months.

### Vacation surprise: Total paid \$1.4M



Our client returned from a two week vacation to discover that a supply line for a second floor toilet had disconnected causing extensive damage on three levels of the home down to the basement.

- Damage occurred to both structure and contents items in numerous areas of the home.

### Radiant heat, not so hot: Total paid \$1.1M



A water line to our client's radiant heating system burst. The line was in the second floor hallway and leaked down into the first floor.

- Damage to wood flooring, limestone flooring and drywall with a special finish.
- One piece of artwork was damaged requiring restoration.
- While no contents were damaged, some items needed to be packed and stored while the floors were restored.

### Bigtime toilet overflow: Total paid \$3.4M



Our clients were out of town when their housekeeper discovered water overflowing from a toilet in a second floor guest bathroom impacting nearly 80% of the home floorplan.

- Damage occurred to flooring, drywall, custom paint, trim and cabinetry; as well as a large amount of contents and artwork.
- Our clients required temporary housing for nearly a year.

While the average industry water damage and freezing claim is about \$10,000,\* large losses like these happen all too often to the successful individuals and families we strive to protect. Make sure your clients know that the installation of a whole home, automatic water shut-off device can help save them from such headaches.

For more on the plumbing related water loss issue, including damage prevention tips, [click here](#) to access our Water Resource Center. Your Chubb Business Development Manager is always available with even more information.

\*According to the Insurance Information Institute