

Dealing With Water Damage

Ashton Lakes Community

Insurance companies report that they pay out 10 times the amount in claims for water damage as they do for fire damage. We here at Ashton Lakes have seen multiple examples of major damage in recent years and we are living in aging buildings. In addition, at least one insurance company has told a local owner that it will pay for water damage only if caused by a hurricane since she filed an \$800 claim last year on damage caused by her neighbor's condo. As a result, the Board of Ashton Lakes Community is advising all owners to consider the following.

Check Your Insurance

- Does it cover water damage other than hurricanes?
- What is the maximum payout on water damage?
- Does it cover damage to contents?
- Does it cover mold damage? What is the maximum payout?
- Does it cover mold damage to contents?
- What are your deductibles on water damage?

This web page gives an excellent overview of what insurance companies typically will and will not pay for damages related to water: <https://www.forbes.com/advisor/homeowners-insurance/water-damage/>

Check Out Water Detection Devices

Types of Products

Whole house protection with water shut-off features: The device is attached to the pipes where water enters your unit. As water flows, the device gathers information such as flow rate, water pressure, and water temperature. Once it learns the particulars of your home's water system over time (usually a week or two), it sends an alert if your water usage spikes or your water pressure changes, either of which may indicate a broken pipe or a faucet that has been left on. These devices can also tell you if you have a slow drip situation somewhere in your system. These units run from \$600 to over \$800. They also require professional plumbers which will add to the cost.

Spot detectors: The simplest and cheapest devices are discs or small boxes that sit on the floor where leaks may occur, i.e. under sinks, by toilets, in air conditioner pans, etc. They have two or more metal sensor terminals and connect to your phone. The sensor triggers when it comes in contact with water; just a few drops can set it off. The device then sends an alert or email (or both) and sounds an alarm. With year-around WiFi service now, distant owners can always be notified. The detectors operate either from electricity or batteries. Absentee owners may not want battery-operated ones given the frequency with which batteries go bad. They also would need ones connected by WiFi. Packages

usually include at least three sensor units so you may need multiple packages. They are locally available at hardware stores and usually cost under \$50.

Moisture meters: This electronic tool has two pins which you poke into a wall to trace leaks; it picks up any moisture content in the sheetrock, studs or plaster. This is useful if you think you have water coming from another unit. Costs range from \$10 to \$500 with most about \$50.

The most complete protection obviously comes if all three types are used. Some systems even monitor humidity and warn you if mold growth is likely.

Device Features

These devices all have different plumbing, electrical and connectivity needs. Some operate on Wi-Fi, others require a hub to communicate. Some plug into an AC outlet, others require a battery. Some come with external sensor cables and mount to the wall, others lie on the floor. Most, but not all, have onboard sirens. The following is taken from TechHive and offers a pretty good outline of what to look for:

“Hub requirements: Some sensors operate on Wi-Fi so you don’t need additional products to make them work. Other products require a hub to connect to the internet and the apps on your phone.

“Connection protocols: If you own a hub already, you must make sure the sensor uses a compatible connection protocol.

“Integrations: Some hubs allow you to automate actions on other devices when a leak occurs. That way you can trigger lights, turn on cameras or sound an alarm. Sensors that communicate with water valves can turn off your main water supply to stop a leak.

“Size and extendibility: Where do you plan to put your leak sensor? If it’s a tight space, make sure the sensor is either small enough to fit, or that it offers a sensor cable to extend its reach.

“Additional onboard sensors: Some leak sensors can also measure other environmental conditions that can lead to problems at weather extremes, such as temperature (a frozen pipe can burst and cause catastrophic water damage) and humidity (excess moisture in the air can allow mold to grow).

“Power source: Most leak sensors are battery powered but some depend on AC power. An outlet-powered sensor with battery backup in the event of a blackout would be ideal; unfortunately, they are rare.”

For More Information:

The above information was taken primarily from PCMagazine, TechHive and the New York Times. For a more complete explanation and a review of various products, consult the following:

<https://www.techhive.com/article/582570/best-water-leak-detectors-for-smart-homes.html>

<https://www.tomsguide.com/best-picks/best-water-leak-detectors>

<https://www.consumerreports.org/water-leak-detector-systems/best-water-leak-detector-systems-a5629983626/>

<https://www.nytimes.com/wirecutter/reviews/the-best-smart-leak-detector/>

<https://www.pcmag.com/picks/the-best-smart-water-leak-detectors>

<https://www.bobvila.com/articles/best-moisture-meter/>

<https://www.thespruce.com/water-shut-off-valve-types-2718739>