



Crouching Pipe, Hidden Leak

"An icemaker in a local house malfunctioned and began leaking, causing water damage to the floor, walls, and the ceiling below."

Unless the hidden water damage causes one to [fall through the floor](#) you're not likely to hear this reported on your local evening news alongside burglary and fires. However, when it comes to homeowners insurance claims, water damage from a plumbing leak is [six times more likely](#) to occur than fire, and seven times more likely than theft. To the homeowner the emotional and financial cost can be equally traumatic.

Here are just a few real-life examples:

- Water from a leaking air-conditioning unit saturated nearby drywall and eventually damaged a painting hung on the wall.
- A wedding celebration had to be relocated after a pipe in a third-story bathroom leaked throughout the first and second floors of the home.
- A frozen pipe ruptured in a vacant vacation home. Once it warmed up water ran continuously for several days, turning the basement into a swimming pool.



In addition to costly damage and overall frustration, these scenarios share a common theme: They could have been avoided or minimized significantly had immediate steps been taken and the homeowners involved could have used a mop instead of a claims adjuster.

AIG has put together an [updated list of leak-detection devices](#) which when properly installed can qualify your clients for a premium credit. "Whole-house" water shut-off systems can detect or prevent water damage due to plumbing malfunctions or leaks. They are designed to respond when no one is home and often connect to a central security system. Generally, there are two types:

- Flow-based devices monitor water flow in the pipes, allowing water to flow continuously for a set volume or length of time.
- Sensor-based devices are placed in high-risk locations, such as near artwork or appliances that use water.

Sensors signal the valves to close when they get wet or fall below a critical temperature. Devices can be used in combination for maximum protection.

If a home is not equipped for holistic detection, point-of-use devices can be applied directly to the supply lines of toilets, sinks, dishwashers, washing machines and more. Vendors such as Water Security Solutions can advise on appropriate device choices for each homeowners' needs.

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