

The average commercial plumbing leak claim is about \$125,000, plus clean-up costs. They are far more likely to strike your ministry than fires or burglaries. Water damage costs ministries in deductibles, higher insurance rates, and disruption.

This assessment will help you audit your property's risk and inform you on proactive steps to protect it from catastrophic plumbing leak damage. Answer the four questions below, then add up your score to evaluate the risk of a plumbing leak at your property. This resource was developed for ministries in conjunction with FloLogic®.

PLUMBING LEAK RISK ASSESSMENT

How many plumbing fixtures are at your property? (e.g., sink, toilet, drinking fountain, ice maker, water heater, etc.)	Risk Score
Up to 10	1 ☐
11 to 20	2 ☐
21 to 39	3 ☐
40+	4 ☐
How old is your building?	
Less than 2 years	3 ☐
3-10 years	2 ☐
11-20 years	3 ☐
21+ years	4 ☐
Typically, how many hours per week is it occupied?	
51+	1 ☐
31-50	2 ☐
10-30	3 ☐
Less than 10	4 ☐
What type of water supply pipes does your building have?	
Copper	1 ☐
PEX	2 ☐
CPVC	3 ☐
Galvanized	4 ☐

Your Risk Score Total	
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Your Risk (WITHOUT comprehensive flow-based leak detection)	
4 to 7	Moderate
8 to 11	High
12 to 16	Very High
Your Risk (WITH comprehensive flow-based leak detection)	
4 to 7	Very Low
8 to 11	Very Low
12 to 16	Low

PLUMBING LEAK MITIGATION

Below are some facts about common sources of water leaks to help you know where to focus your attention. Then, there are practical steps you can take to reduce the risk of a plumbing leak at your ministry.

Know what drives your risk:

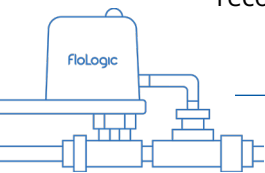
- Larger ministry buildings have more pipes, fixtures, and appliances—all potential failure points.
- Leaks can happen anytime, but unoccupied ministries are at greater risk for extensive damage.
- New buildings have higher failures due to construction defects, while each day of aging brings on more risk for plumbing and appliance failures to occur.

The most common plumbing leak failure points for ministry properties:

- **Plumbing supply lines:** Hoses that connect to washers, icemakers, toilets, sinks, and other appliances are among the most common cause of damaging leaks.
- **Pipes and fittings:** Aging systems, certain water types, freezing temperatures, faulty installations, and defective parts can cause pipes to leak or burst.
- **Faucets and fixtures:** Drips that go down the drain waste water, while other failures destroy property.
- **Appliances:** Most water heater lifecycles end with a leak, while washers, refrigerators, and icemakers can experience multiple failure points.

Practical tips:

- **Know where the shutoff valve is located.** It should be located near the incoming supply line, and may be at the meter.
- **Maintain supply hoses.** Avoid low quality rubber hoses—use stainless steel, braided hoses. Replace hoses any time an appliance is replaced or maintained, or every 5 years.
- **Maintain water heaters.** These are a common source of leaks. Maintain according to manufacturer's recommendations. Keep an eye on the T&P (temperature and pressure) relief valve.



Get FloLogic premium flow-based leak detection with automatic water shutoff.

- FloLogic is a premium solution recommended by insurance providers, security experts, and plumbers. It constantly monitors your building's plumbing ecosystem to catch and automatically stop leaks no matter their location.
- FloLogic offers real time leak detection starting at a tablespoon-per-minute of flow. It includes low temp alerts, auto shutoffs, and battery backup for continued operation during internet or power outages.
- Installing a FloLogic System can virtually eliminate the risk of catastrophic plumbing leak damage.
- Visit **flologic.com/BMIC** or call **877-356-5644** to learn more and get the ultimate in plumbing security peace of mind.

The information provided in this resource is intended to be helpful, but it does not constitute legal advice and is not a substitute for the advice from a licensed attorney in your area. We encourage you to regularly consult with a local attorney as part of your risk management program.