

# Water, Water Everywhere!

With unpredictable weather patterns and the unusual changes in climate in some areas, this has been a tough winter for many congregations. The weather is typically sunny and warm in the southern States all year; however, this winter has brought cold air, freezing rain, and snow to the South. We've all seen what happened in Texas and the aftermath of frozen pipes and water damage everywhere. Though the Texas situation was dire, there are many congregations in other locations that faced water damage that could have been prevented by a simple alert.

Insurance Board has recently partnered with HSB Technology to provide water sensors to ministries to lessen the impact of a potential water event. In February, 2021 alone, there have been 41 water claims, many of which could have been prevented with a water sensor. Here are a few examples of church situations that were mitigated due to the alerts:

- It was heavily raining one day when a church staff member received a text alert to their phone that there was water in the church basement. Upon receiving the alert, the staff member immediately checked out the situation and discovered that rain was entering the building through a wall. By identifying the problem early, the water was able to be swept up and the wall was sealed, preventing what could have been further damage in the basement.
- At another church, the heat went out due to a power outage. As the temperature in the building reached a certain threshold, an alert went off and was sent to a church staff member letting them know the conditions in the building were cause for concern, where a potential freezing situation could happen. With the alert, they were able to reset the breaker and get the power back on. As a result, there was no damage.
- On a day where there was heavy snow and ice, the sump pump at another church was turned off,

when water began to enter the building. An alert notified the church staff member of the issue, and they were able to make sure the sump pump was turned back on and functioning properly.

- Finally, at the last church, a toilet malfunction began to flood the bathroom. The water sensor alert went off and a Church Staff Member quickly called in a plumber to address the issue. The water could have been running for days before someone noticed had it not been for the water sensor alert.

*"The UCC National Church House has sustained a few water losses in the past 5 years," says Maintenance Supervisor John Grimes. "We are grateful to have a product that will help reduce any future types of claims and the disruptions they cause. We even ordered additional sensors to best protect the building."*

- 40% of IB property claims in 2020 were water damage related totaling \$4.9M in losses
- The average freeze-related water claim is \$30,000

These claims affect the cost of coverage for everyone. That's why it's important to protect your ministry so we can #LowerTheRiskLowerTheCost for everyone. Some of the features of the water sensors include:

- Equipment, monitoring and support
- Sensors designed to monitor room temperature and detect water, and communicate through a cellular network, no Wi-Fi needed
- Account management and access to sensor readings via the mobile app, HSB iSensor and/or an online portal
- Alerts sent through SMS text, email, or phone call
- Ability to add multiple contacts to receive alerts
- 24/7 monitoring by a staffed HSB Monitoring and Support Center
- Visit <https://www.insuranceboard.org/safety-central/ib-water-sensors/> for more information