



# Water Damage Prevention at Tanning Salons

It is 9:00pm, before closing for the day a salon employee selects to load the washing machine with dirty towels. The washing machine cycle begins and then the employee promptly locks up the salon and leaves for the day. Disaster is looming! Unknown to the employee, the washing machine water supply hose has cracked overtime and will burst during this evenings wash cycle. When the hose bursts, hundreds of gallons of water leaks from the hose. The released water causes significant damage to the interior finish of the salon, the tanning beds and other equipment within the salon, while also flowing into a jewelry store that borders the salon causing significant damage to the interior finish and inventory of that space. Because the salon will not reopen until 9am the next morning, the water is allowed to continue to flow freely and destructively through the salon all night long. Needless to say, the salon will not be opening for business the next day! Significant time and funds will be required to reopen the business, and more likely than not, the salon owner will be held accountable for the property damage in the bordering jewelry store.

***Do not let this happen at your salon!***

## Washing Machine Leak Prevention

Consider the following tips to prevent water damage from a washing machine:

### **Manufacturer's Installation Guidelines:**

- Follow manufacturer's installation and maintenance guidelines.

### **Clearance**

- Maintain at least 4" clearance away from the wall so the supply and drain hoses do not become kinked.

### **Drain Hose:**

- Check the drain hose to ensure it is fully inserted into the main drain line. Make sure it is secure and has not become dislodged as the washer agitates or drains.

### **Supply Hoses:**

- Inspect hoses at least twice a year and replace if there are any signs of swollen points, kinks, cracks, stiffness or brittleness. Pay close attention to the ends of hoses near connections.
- Check the connections to ensure they are secure and have no leaks, drips, rust, discoloration or moisture on or around hoses and connections. Repair leaking connections or replace deteriorated hoses immediately.
- Replace hoses with reinforced stainless steel braided hoses. Hoses older than five years or that show any sign of damage should be replaced.

### **Supply Valves**

- Turn off supply valve when not in use or away for extended periods of time to relieve water pressure in hoses. Leaving a washing machine's valves open all the time greatly increases the chance of a catastrophic hose burst.
- Have a licensed plumber replace supply valves with automatic shut off valves with water sensors. The automatic washing machine shutoff valve uses an electronic control device that senses electrical current to the washing machine, thus opening both the hot and cold water valves. When the cycle is finished and not drawing electricity, the valves close until the machine is used again.



- The automatic operation, coupled with a floor mounted leak sensor, protects against water damage should a washing machine hose burst while the machine is in use.

### Operation

- Do not leave a running washing machine unattended. An employee should always remain at the salon until the wash cycle is completed.

## Water Leaks for Sinks and Toilets

Water leaks from sinks and toilets can cause damage to floors, ceilings, walls, and can harm multiple floors, including the floor below the source of the leak. Not repairing the minor leaks will eventually lead to a major property damage and open the salon up to property damage liability claims. With regularly scheduled inspections and preventative maintenance, leaks can be prevented before they start.

### Leaking Sink Prevention:

The three most common locations to find water leaks include the rim of sink, water supply line, and the drain.

- **Rim of Sink:** Leaks from the rim of the sinks are often caused by either an old or worn out caulking solution or a loose faucet base. To test for this leak take a sponge and soak it with water. Then squeeze out the water from the sponge around the rim of the sink. Then inspect the cabinet under the sink under the rim to see if water is present/leaking (a flashlight might be necessary).
- **Water Supply Line:** This type of leak is usually caused by a loose connection or hole in the supply line. To test the supply line for a leak, turn on the water to the sink and let it run for a minute or two. While the water is running, take a dry towel and rub it along and around all connections along the water supply line. Then inspect the towel for dampness/wetness. If the towel is damp/wet, most likely there is a leak in the supply line.
- **Drain:** This type of leak is often attributed to a leaky joint, slip nut, or strainer under the sink. To test for a drain leak, fill the sink with water. Then open the drain and allow the water to drain out of the sink. As the water is draining, take a dry towel and flashlight, and wipe all the connections along the drain line. If at any point there is water on the outside of a connection, it is likely the source of a water leak.

### Leaking Toilet Prevention:

The four most common types of toilet leaks are in the flapper, water supply line, overflow tube/water level, and the wax ring under the toilet.

- **Leaking Flapper:** To verify that the flapper is not leaking add a few drops of red food coloring in the tank. Leave the food coloring in the tank for approximately one hour. If the water in the tank begins to turn pink, the flapper is leaking and needs to be repaired or replaced.
- **Overflow Tube/Water Level:** To prevent water from flowing over the top of the overflow valve (inside the tank), the float valve must be inspected to confirm that it shuts off when the water is at least an inch below the top of the overflow tube. The water supply line to the tank is a line/hose that runs through the floor/wall to the bottom of the tank. If leaks are found, the water supply line needs to be repaired or replaced.
- **Wax Ring Leak:** Inspect the floor around the base of the toilet for softening or for discoloring of the flooring. If either or both of these conditions are observed, the wax ring probably is leaking and needs replacing before the condition gets worse.
- **Leaky Supply Line:** Check the area around the supply line for any obvious evidence of water by rubbing a dry towel along the water supply line and the connections. If the towel gets wet, then there is likely a leakage and the line would need replacing.



## **Water damage claims should be promptly reported!**

The information, suggestions and recommendations contained herein are for general informational purposes only. This information has been compiled from sources believed to be reliable. Risk Consulting Services do not address every possible loss potential, law, rule, regulation, practice or procedure. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any such service. Reliance upon, or compliance with, any recommendation in no way guarantees any result, including without limitation the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations. No responsibility is assumed for the discovery and/or elimination of any hazards that could cause accidents, injury or damage. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

This document is not intended to replace any recommendations from your equipment manufacturers. If you are unsure about any particular testing or maintenance procedure, please contact the manufacturer or your equipment service representative.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at [www.aig.com](http://www.aig.com) | YouTube: [www.youtube.com/aig](http://www.youtube.com/aig) | Twitter: @AIGinsurance [www.twitter.com/AIGinsurance](http://www.twitter.com/AIGinsurance) | LinkedIn: [www.linkedin.com/company/aig](http://www.linkedin.com/company/aig). These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this document.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

© American International Group, Inc. All rights reserved.