

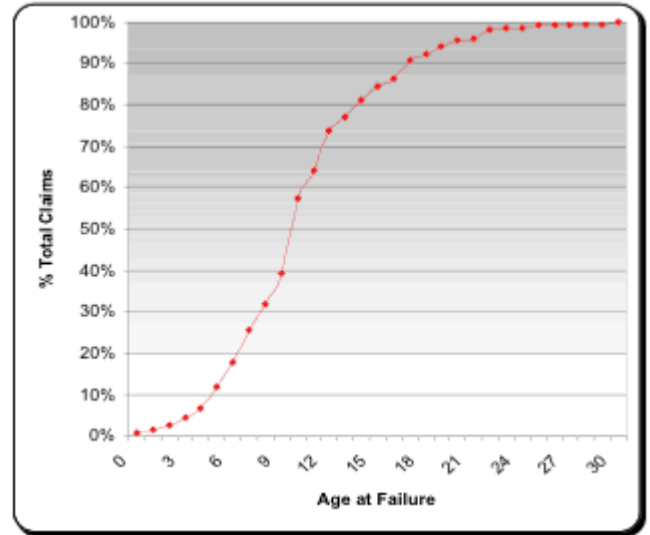
Identifying Water Heater Failure Risks

Water heater failures continue to be one of the top five sources of residential water losses for the insurance industry, costing an average of \$4,400 per incident, according to the Institute for Business & Home Safety (IBHS).

In its study, IBHS reviewed homeowner's insurance claims resulting from water heater failures from multiple insurance companies around the country and identified key findings that could help policyholders prevent water heater-related losses, including the important roles of the tank's life expectancy, location and proper maintenance.

Knowing how and when to begin maintaining a water heater can help reduce the chances of experiencing a loss or lessen its severity. The report found:

- The rate of failure resulting in a claim begins to dramatically increase for a water heater beginning at age 5.
- By age 12, nearly three quarters of water heaters have failed.
- Water heaters up to 20 years old accounted for 95% of claims in this report.



Proper maintenance includes inspecting the water heater's anode rod, a device installed to help prevent tank corrosion, and flushing sediment from the tank. It pays for a homeowner to know where the water heater is located and to watch for signs of failure.

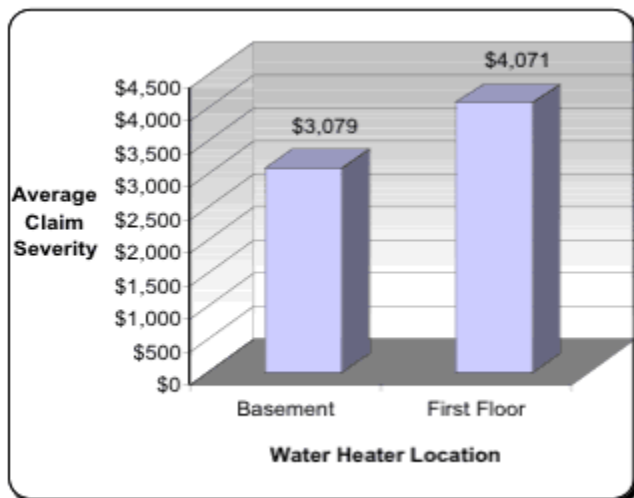
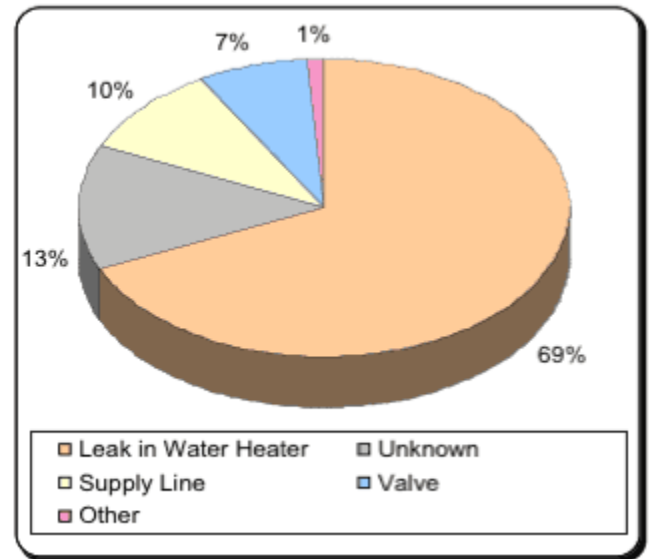
Recommended Maintenance Includes:

- Having a professional plumbing inspection of the anode rod at least once every two years and annually once the warranty has expired. The rod will eventually corrode and leave the tank vulnerable to damage. Acidic water or use of a water softener can accelerate the corrosion of the anode rod.
- Removing sediment by flushing the tank every six months. Sediment will build up faster in areas with hard water.

After a review of 700 water heater claims from multiple insurance companies, IBHS found that 69% of the time leaking or bursting tanks were the cause of the failures. A water supply line failure was a less frequent cause, but it resulted in 60% higher claim severity.

The report compared claims by dividing states into northern and southern regions and identified a trend in losses.

In the south, 69% of all water heaters that failed and resulted in a claim were located on the home's first floor, likely within reach of high-dollar items such as furniture. Consequently, these failures caused 33% greater losses than those resulting from water heaters in basements, which are more commonly found in northern region homes.



Protect Your Home from Water Damage

For a house, water can be a destructive force that can lead to wood rot, peeling paint, insect infestation, shorter lifespan of roofing and siding and higher maintenance costs. Water damage left unattended can result in structural failure and mold growth. Protect your home from water damage. Know the age of your water heater and have it inspected regularly by a professional plumber.

For more information about homeowner insurance, contact your independent agent.