

Risk Control Best Practices: Water Main Breaks

Water main breaks can cause disruptive and costly damage, including flooding, erosion, and sinkholes. This guide provides risk control best practices for managing water main break exposures before, during, and after an event.



Take Preventive Measures

Perform regular capital improvements and preventive maintenance (PM).

- Conduct routine PM of systems. Inspect lines, valves, and other equipment. Monitor for leaks. Use technology such as smart meters to identify leaks.
- Locate the entire water main system, including line depth, line type, flow direction, manholes, and valves. Geographic Information System (GIS) technology makes line location quick and accurate, and most GIS programs are compatible with work order programs, enabling PM and problem areas to be tracked in the same program.
- Ensure manholes or pumps are easily accessible.
- Implement a gate valve exercise and maintenance program as recommended by the equipment manufacturer. Repair or replace valves as needed.
- Follow a capital improvement plan. Replace lines and equipment that have exceeded their useful life or that have been damaged.
- Address problems identified through maintenance or reported by a resident in a timely and thorough manner.



Keep PM records.

- Document inspections, incident investigations, and customer concerns.
- Seek efficiency in record keeping. Consider using a work order program to conveniently schedule PM. These programs can reveal problem areas and highlight future capital improvement needs.
- Be consistent with documentation, make it part of the daily routine.

Craft a Solid Response Plan

Create a detailed response plan to minimize damage in the event of a break.

- Ensure the response plan includes steps to isolate the leak, restore service, and evaluate and control the damage to homes or businesses in the affected area.
- Confirm appropriate emergency response equipment is available to respond to a break. The emergency response trailer should include additional pumps, berms, and containment equipment.
- Train employees how to communicate effectively with affected customers.
- Document the incident thoroughly. Take photos of the scene and property that was or could have been damaged. If it is safe to do so, take photos of the main and the cause of the break.
- Complete a report (see sample provided) that details the location, the events of the day, the cause of the break, and the actions taken to repair the main.

Your claims adjuster will advise you on what steps to take. Provide your adjuster with the investigation form and any photos you have taken.

Create a Public Communication Plan

- Use social media and door-to-door conversations in areas experiencing high usage or suspected leaks, and use automatic call systems to explain what to do if there is any discoloration in the water or unusual taste due to the new lines or repairs.
- Educate the public on how to recognize a water main break and what to do if they see one. Provide an email or text number so the public can report issues quickly.



Contact Trident today for your public entity insurance solutions!



Trident Website



Trident LinkedIn

The insurance policies, not this descriptive brochure, form the contract between the insured and the insurance company. The policies contain limits, exclusions, terms, and conditions that are not listed in this brochure. Not all coverages are available in all states. All coverages are subject to individual underwriting judgments and to state legal and regulatory requirements. This brochure is provided for informational purposes only and does not constitute legal advice. Policies for this program are issued by one or more insurance companies partnered with Paragon Insurance Holdings, LLC.

Trident is a registered servicemark of Paragon Insurance Holdings, LLC.

Water Main Break Assessment Report

Complete this form for each location where property damage occurred.
Please complete one form per location.

Date Notified:
Property Owner / Business Name:
Address:
Apparent cause of the main break:
Describe damage at this location:
Has a cleaning contractor been contacted by the property owner?
Describe the action taken to repair the break:
Were instructions provided to the property owner on how to control damage and whom to contact to file a claim? If so, please provide the property owner's name.
Please provide photos of the scene and any visible damage.

The insurance policies, not this descriptive brochure, form the contract between the insured and the insurance company. The policies contain limits, exclusions, terms, and conditions that are not listed in this brochure. Not all coverages are available in all states. All coverages are subject to individual underwriting judgments and to state legal and regulatory requirements. This brochure is provided for informational purposes only and does not constitute legal advice. Policies for this program are issued by one or more insurance companies partnered with Paragon Insurance Holdings, LLC.

Trident is a registered servicemark of Paragon Insurance Holdings, LLC.