

# WATER SHUT OFF DEVICES

**GUESS WHAT CLAIM IS THE MOST FREQUENT IN THE USA FOR ALL INSURANCE COMPANIES??**

**WATER – NOT FLOOD – BUT INTERIOR WATER DAMAGE**

Cobbs Allen and CAC are recommending all of our clients strongly consider installing an automatic water shut off device. Most insurance companies offer a credit, similar to a central station alarm system, once you install the device. Remember the credit is not the reason to install this, but rather to protect your home, which is likely your single greatest asset.

You might think this sounds complicated or costly, but things have actually improved since these were first introduced 6 years ago. One of our current clients recently purchased a device online – a [Kohler H2wise™+ shut off valve and monitor](#) for under \$400 and had his local plumber install the device for around \$300. *See Figure 1 for reference.* Other excellent shut off valve and monitor devices include the [Phyn Plus \(2nd Gen\)](#), the [FloLogic EverWatch™](#), the [Leak Defense System Valve](#), and the [Water Hero P-100](#).

In recent weeks, we have had 3 clients call with possible interior water claims, from either a sink overflowing, or a toilet braided line malfunctioning. ALL of these would have been prevented if the home had an automatic water shut off device installed.



The device reduces the risk of costly water damage to your home, which in turn can result in you being out of your home for 6-12 months, or longer, depending on the damage.



Linking the device to your alarm monitoring system adds an extra layer of protection.



The device will detect any unusual flow in your plumbing system and automatically turn off the water main to the home when detected. It attaches to the main water pipe in your home and can be installed by your licensed plumber.

## OTHER LOSS PREVENTION RECOMMENDATIONS:

1. Ensure everyone in the home knows where and how to shut off the water.
2. Shut off the water to the house if you are going away for longer than 2 days.
3. Replace washing machine, dishwasher, toilet and sink water supply lines every 3 years. Stainless braided hoses are recommended and don't require replacement as often.
4. **Monthly:** Check the overflow pan and condensation line or overflow valve of your air conditioner and water heater, and behind appliances with water lines for leaks or moisture.
5. **Quarterly:** Check and repair caulking around windows and doors, as well as water supply lines around appliances, toilets, and sinks. Look for signs of rust, corrosion, wear and tear. If any are found, replace the water supply line.
6. **Semiannually:** Check grouting around bathtubs and showers, roofing materials, gutters and flashing for a proper seal, as well as sump pumps, and battery backups.
7. **Annually:** Drain your water heater, check the pressure relief valve and inspect the water heater for signs of rust, corrosion or excessive wear and tear. Consider installing a drip pan around the base of the water heater to prevent leaks from spreading.

**FIGURE 1**  
KOHLER H2 WISE™+



*H2Wise+ can automatically turn water off in the event of a leak, saving potential cleanup and renovation costs.*



**Expanding what's possible for solving  
risk challenges – from the simple  
to the previously unsolvable.**

***We're here to help. Let's connect.***

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