

HOA WATER DAMAGE CHECKLIST

“This is how you control your insurance future... Not when renewal hits, but how you operate every day.”

PART 1: PREVENTATIVE READINESS

Property & Systems (Risk Reduction)

- Roofing inspected + documented
- Plumbing system evaluated (age, leaks, shut-off valves tested)
- Irrigation system audited (no leaks, proper drainage, soil management, overspray)
- Building envelope checked (windows, seals, flashing)

👉 “Most claims don’t come from surprises... they come from things we knew about and didn’t fix.”

Inspections & Documentation

- Routine inspection schedule in place (at least 1x per year)
- Maintenance logs updated and accessible
- Prior water loss areas tracked and monitored
- Before/after photos of repairs stored

👉 “Strong documentation = better insurability”

Claims & Risk Tracking

- Last 5 years of claims reviewed annually
- Repeat loss areas identified and addressed
- Root cause fixes completed (not just patched)

👉 “Repeat claims are what get you non-renewed... not just big claims.”

Vendor Readiness (CRITICAL)

- Primary restoration vendor pre-selected
- Backup vendor identified
- Pre-set protocols set in advance (covered, not covered, approval thresholds, etc.)

👉 “No readiness = delay... delay = higher cost/bigger claim.”

Board-Level Risk Management

- Board reviews risk + insurance quarterly
 - Maintenance budget aligned with risk exposure
 - Major upgrades tracked (roof, re-pipe, etc.)
 - Emergency response plan documented
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PART 2: WATER LOSS RESPONSE CHECKLIST (WHEN IT HAPPENS)

IMMEDIATELY (THIS IS EVERYTHING)

- Water source identified and stopped
- Restoration vendor called
- Access provided (units, common areas, etc.)
- Photos/videos taken immediately

👉 “Every hour delay increases damage”

FIRST 24 HOURS

- Emergency mitigation started (extraction, containment)
- Affected areas isolated to prevent spread
- Insurance carrier notified (if large loss and coverable by the policy)
- Communication sent to stakeholders (board, residents, etc.)

👉 “Speed is the #1 driver of claim cost... not the leak itself.”

DURING MITIGATION (Days 1–5)

- Drying equipment installed and monitored
- Moisture readings documented
- Scope controlled (avoid unnecessary demo if you start quickly)
- Regular updates from vendor

DECISION CONTROL (THIS IS WHERE MONEY IS LOST)

- Clear authority limits for approvals (no delays)
- Manager + vendor + board aligned (and carrier/adjuster if claim filed)
- Root cause identified early

👉 “Confusion between vendor, manager, and carrier = cost overruns”

POST-LOSS (THIS IS WHERE YOU WIN LONG-TERM)

- Root cause permanently fixed (do not miss this part!)
- Claim documented + stored
- Lessons learned reviewed with board
- Preventative actions implemented

👉 “virtuous cycle”: Faster response → lower severity, Lower severity → fewer large losses, Fewer losses → better insurability