

Water leak detection concerns

Risk Consultant Water Specialist: PRSRisksolutions@chubb.com



Will my water shut off when I'm in the shower?

Taking a shower is an expected everyday use of water in all homes with a predictable range for water flow rates and durations. Your new device will be set up with sensible baselines, may adjust further to your own water usage patterns (e.g., if you regularly take long showers) or you can modify device settings more broadly to work for you.

How do I deal with a false alarm/alert?

Alerts are not arbitrary. Your system will alert you if it detects abnormal water flow or activity that specifically exceeds your set parameters. If you ignore a warning or it detects a critical issue, the system will shut off the water. However, if your system appears too sensitive, you may be able to adjust the settings to adapt to your family's needs.

What if someone is always here or I have a property manager?

Even when someone is at home, often by the time you know something is wrong, it is too late to stop major damage. If you or a property manager are lucky enough to catch a leak right when it starts, you'll still need to take action immediately to reduce damage. With flow-based leak detection, you don't need to worry because it will monitor your water 24/7 and stop the water automatically if there is an incident or leak — whether you're at home, at the office, or away on vacation. You can also control your device remotely.

What if my contractor advises against installing a water leak detection device?

Your contractor may simply not understand the newer technology or the options that can be adjusted. We know these devices work to reduce severity of water losses. To address specific concerns and solutions, contact the manufacturer directly or a Chubb water specialist at PRSRisksolutions@chubb.com.

Do I need one if my home is new?

Water damage is a leading cause of damage — even in new homes. That's because newer houses tend to have more plumbing fixtures, and appliances have shorter lifespans than you might think.

Why not just install a bunch of water sensors instead?

If a leak occurs anywhere other than exactly where a sensor is placed, the system is ineffective. Individual point-of-leak sensors have limitations such as their inability to detect leaks in walls or away from fixtures and require a costly number of sensors to realize a substandard level of protection. The best use for individual sensors in homes is when paired with a flow-based device to supplement detection for locations that may remain vulnerable to water damage. This can include near HVAC condensate lines, water heaters with tanks, fixtures deliberately bypassed, or areas exposed to flooding or freezing. Stand-alone sensors, however, are not a replacement for flow-based detection with an auto shutoff valve.

Visit www.chubb.com/water for acceptable device choices.

The term devices as described herein means a flow-based water leak detection system with automatic shutoff valve. Devices and products described herein are provided by the third-party vendors. Chubb assumes no liability or responsibility for products and/or services provided by these third parties.