

Pinhole and Slab Leaks:

Will Your Homeowners Insurance Be Raised or Canceled This Year? You Might Not Like The Answer.



THE INSURANCE INDUSTRY is in crisis. After the massive losses

of September 11th and a declining stock market, insurance providers are being hit with another catastrophe: failing copper pipes and pinhole leaks. Copper piping has been the material of choice used by plumbers in Southern California homes and it is failing at alarming rates. These pipe failures and the resulting water leaks are causing *billions* of dollars in damages and an increase in danger of health related claims due to mold. *Insurance companies are raising rates dramatically and may, after a single leak, cancel or refuse to write homeowner policies.* Once a claim has been filed with your insurance company a history of the claim activity related to your property is recorded on a database used by the insurance industry. The data base is called "Clue" which is an acronym for "Comprehensive Loss Underwriting Exchange". Once your claim is placed on the "Clue" database it becomes increasingly difficult to obtain homeowners insurance from other carriers. In short, your home is "blacklisted". You can imagine what happens to your property value once this occurs.

The failure rate of copper pipe increases dramatically after your home reaches ten years of age. You can't see the deterioration happening until it's too late. Living in California, you have probably heard the disaster stories from friends or neighbors who have experienced the damage and nightmares that can result from a single pinhole leak in their homes water piping system.

Increasing demands for water has created changes to the water chemistry coming from the treatment plants. Water has become increasingly aggressive to copper water piping. The water itself is simply destroying copper, once thought to last a lifetime.

In the past once a leak occurred many homeowners thought only to repair the leak, not understanding that a single leak is the first sign of a failing piping system. Today, you can *prevent your copper pipes from failing by the application of a corrosion barrier known as in-place pipe restoration.* In-place pipe restoration has been used by water utilities for decades as a preventive measure to stop the effects of corrosive or aggressive water that would normally "eat" away at the pipes causing them to fail. This

technology uses an epoxy lining as a protective barrier. It is installed in your existing copper water piping without the need of opening up walls, ceiling, or floors.

Reprinted from the February/March Edition of San Diego Living