# Restaurant Water Leaks—A Problem Of The Past.

When a flood occurs in a restaurant it can be a major business disruptor. Water damage in a restaurant is one of the trickier aspects of property insurance. While policies in many Canadian provinces cover the sudden and accidental escape of water, restaurant claims have additional factors that can muddy the waters (so to speak).

Restaurant water leaks are a major problem that costs owners, franchises and chain operations and insurance companies hundreds of millions of dollars every year.

Regardless of their origin, water leaks cause substantial problems in restaurants that may end up in court with thousands of dollars in legal fees, insurance claims, damages and repairs.

**Facts:**

- The Ontario Government will work with the real estate and insurance industries to raise awareness among homeowners about the increasing risk of flooding as we experience more frequent extreme weather events. ***Flooding damage is the leading cause of insured property damage in Ontario.***

- Flood damages can cost owners tens of thousands of dollars to repair. According to the National Flood Insurance Program in the U.S., a 15-centimetre flood in a 2,000-square-foot home or establishment is likely to cause about USD $40,000 in flood damage. Once flooding occurs, securing insurance will become more difficult and may become unaffordable for individual owners.

**The Types of Insurance Involved**

When reviewing water damage claims in a building with multiple units, there are two types of insurance that come into play: Unit Owners Insurance and Strata Insurance

**Unit Owners Insurance** covers the contents of the individual unit, any additional improvements made (such as custom flooring), and liability for accidental damage to neighbouring units. This policy is purchased by the individual unit owner.

**Strata Insurance** is purchased by the strata corporation or the entire facilty and/or building. This policy is designed to protect the interests of the property shareholders (aka the unit owners), typically covering common property such as hallways, stairs, and pipes.

**The Solution**

These problems can be easily and inexpensively avoided with the risk significantly mitigated thus saving thousands of dollars in damages, claims and legal fees.

The solution is the use and installation of the Z3 Controls **ELS100**—a low cost, wireless, WATER Leak & Flood Detection, Alarms and Control Device.

A small investment in the purchase and installation or rental of the ELS100 compared to catastrophic flooding and its associated costs and headaches, is a small step in preventing this disaster that often plaques restaurants and their owners.

**ELS100 Features**

➢ This multi contact device detects moisture, water leak, flood and ambient temperature
➢ Water/leak devices  wirelessly report this data to gateways, to the cloud for monitoring and to users
➢ Generate alarms, send text messages, close valves and track historic data, - all easily configurable.
➢ Fully configurable through the cloud through mobile apps and PC interfaces
➢ Simplest installation process available
➢ The only product available that can be installed and activated / deactivated remotely
➢ An impressive operational battery life of 10 years if activated within 7 years

**Other Applications and Benefits**

❖ Smart building applications to detect and prevent catastrophic flooding
❖ Reduce insurance premiums
❖ Home owner asset protection
❖ Automatically activate sump pumps
❖ Shut off water supply lines automatically based on moisture, leak and flood detection levels
❖ Parking lot flood detection early warning system
❖ Roof leak moisture detection
❖ Marine and boat applications
❖ Cottage / summer home remote monitoring

The ELS100 is easily installed in areas such as kitchens, washrooms, equipment rooms, main restaurant areas or general areas that are at risk of a water leaks or floods.

"Peace of mind" as a known restaurant owner put it is paramount.

**Additional ELSXXX Family Unique Features**

✓ Graduated leak detection
✓ Simple, advanced and rope sensors
✓ Manual override on valve
✓ Continuous battery and system health monitoring
✓ Automatic tamper detection and user self-test any time anywhere
✓ Expandability for occupancy and security monitoring
✓ Occupancy and security monitoring features, wireless, 15 second installation can go anywhere, even in containers of any sort
✓ Universal Hub / Gateway supports any future IoT expansion

This unique, inexpensive and easily installed Water Leak and Flood Detector Unit is in a class by itself and it is incumbent upon all restaurant owners and managers to seriously consider using it as a means to detect, monitor, prevent and control disastrous and costly floods.

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