



Water Discharge - Incident Investigations

Accident - An unforeseen and unplanned event or circumstance*

Incident - An action likely to lead to grave consequences*

*Merriam-Webster

Incidents involving water discharge in the fire sprinkler contracting industry are common. Not surprising to those in the industry, water damage is the number one insurance loss. **Investigating water discharge related incidents, both large and small, is a valuable risk management tool.**

*Merriam-Webster may disagree, but for the purpose of this article, **Incident** is defined as 'an unforeseen and unplanned event or circumstance where the consequences are unknown'.*

Investigating water discharge incidents allows you to learn root causes and make constructive changes within your organization. Among the many benefits:

- Identify small mishaps and take action before another, possibly large incident occurs
- Identify incident trends and look for opportunities to institute new procedures or improve existing processes
- Identify training needs within your organization
- Obtain and document valuable information on the incident while it is still fresh in the mind of those involved
- Secure evidence if needed for future examination
- Demonstrate to employees and customers your company's commitment to safety and work quality

The information contained in this publication was obtained from sources believed to be reliable. RelMark Program Managers, Integrated Risk Management nor Myers Risk Services makes no representation or guarantee as to the correctness or sufficiency of any information contained herein, nor a guarantee of results based upon the use of this information, and disclaims all warranties whether implied, express or statutory, including without limitation, implied warranties of merchantability, fitness for use and fitness for a particular purpose. This document does not amend, or otherwise affect, the terms, conditions or coverage of your commercial insurance program. No part of this document or any of our other loss control documents is a representation that coverage does or does not exist for any particular claim or type of claim under any such policy.

There are six steps to productive incident investigation:

1. **Assess the Scene** – This may or may not be possible depending on when you are notified of the water discharge.

Secure evidence for future examination. All evidence should be clearly identified and stored appropriately. Do not give away evidence unless directed by your insurance carrier. Take pictures of the pipe/head involved, as well as the areas damaged.

2. **Information Gathering** – Use a standard form for consistency. Interview people involved and witnesses. Answer the questions ‘who, what, where, when and why’ while investigating the incident. Obtain witness contact information.

Individuals doing the investigation must be appropriately trained. Remember incident investigation is Fact-Finding not Fault-Finding.

3. **Analyze the Information** - Do not look for one cause, as there may be many or a sequence of events that caused the incident. This process is designed to look for opportunities to improve operations and reduce the likelihood of similar water discharge incidents.
4. **Implement Corrective Actions** - Immediately take action on identified changes in process, SOPs, or training.
5. **Follow-Up** – Follow-up on implemented changes to ensure they are effective. Include management and supervisory personnel so that changes are incorporated into SOPs moving forward.
6. **Annual Review** – Periodically, but at least annually, review all your incident investigations looking globally for trends and opportunities to make changes.

To assist you in your efforts in investigating water discharge incidents, RelMark Program Managers offers an Incident Report Form and Witness Report Form. Each can be downloaded at www.relmark.net. You may wish to create your own form or modify these forms to meet your company’s specific needs.

The key to productive investigations is a commitment to investigating water discharge incidents. This includes developing a process to investigate incidents, consistency in the process, secure evidence, maintain paperwork, and implementing changes.

The information contained in this publication was obtained from sources believed to be reliable. RelMark Program Managers, Integrated Risk Management nor Myers Risk Services makes no representation or guarantee as to the correctness or sufficiency of any information contained herein, nor a guarantee of results based upon the use of this information, and disclaims all warranties whether implied, express or statutory, including without limitation, implied warranties of merchantability, fitness for use and fitness for a particular purpose. This document does not amend, or otherwise affect, the terms, conditions or coverage of your commercial insurance program. No part of this document or any of our other loss control documents is a representation that coverage does or does not exist for any particular claim or type of claim under any such policy.