

Risk Advisory: Shower Diverters



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A bath and shower diverter is a device that diverts the flow of water either toward the tub spout (e.g. to the bathtub) or toward the shower head. When the diverter valve is open, water flows directly through the faucet and into the tub. However, to divert water to the shower, you lift the knob or lever to close the diverter valve. Though they are typically very simple devices, shower diverters may malfunction and need replacing occasionally before they cause costly water damage and result in claims. Here are some tips to help you prolong the valve lifespan and assist with the necessary replacement and early detection.

- **General maintenance:** Shower diverters are common causes of shower leaks and often go undetected. Proper caulking around tub spouts and the tub/shower valves will help to keep water from getting behind the cover plate and into the wall if a leak occurs.
- **Upgrades and improvements:** Any improvements should be approved by the council in accordance with bylaws. Work should be completed by a licensed and insured trade.
- **Turn off your water:** Forgetting to shut off the water is another frequent mistake made during projects (e.g. taking apart a faucet or pipes), leading to water damage. All this excess water can damage drywall, subflooring, and insulation, and even create problems with mold and mildew, or result in a claim on record.
- **Life expectancy:** Shower valves can last between 10 to 15 years on average. Their lifespan varies depending on factors such as valve quality, water quality, usage and installation. Inconsistent water temperature, leaks, and the inability to control the flow of water can be early signs that your shower valve is malfunctioning and in need of replacement.
- **Personal insurance:** Tenants can be held personally liable for bodily injury or property damage to others if they are found to be negligent. By carrying personal insurance, you may be able to seek compensation through the liability coverage available in the policy.



Education & Awareness



Loss Prevention



Proactive Maintenance

90% of all outcomes that are predictable are preventable.

Let Us Protect You.

* This information is intended for general reference only. Please refer to your policy wordings for your specific coverage details.