

Sample EC-Water Readiness Record

Harbor Point Apartments

1248 Lakefront Avenue, Cleveland, OH 44114

SAMPLE RECORD - VERIFICATION DEMONSTRATION ONLY. FICTIONAL PROPERTY.

<p>WATERSCORE</p> <h1 style="font-size: 48px; margin: 0;">76</h1> <p style="font-size: 24px; margin: 0;">/ 100</p>	<p>READINESS BAND</p> <h2 style="font-size: 24px; margin: 0;">Operationally Ready / Conditional</h2>
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RECORD METADATA

Asset type	multifamily
Year built	1978
Square footage	214,000
Assessment started	May 20, 2026
Assessment completed	May 20, 2026
Issued	May 20, 2026
Generated	May 20, 2026 04:00 PM UTC
Standard	EC-Water v1 · WaterScore v1
Record ID	SAMPLE-HP

EXECUTIVE SUMMARY

VERIFIED	OPEN GAPS	IN REVIEW	N/A	NOT ASSESSED
41	2	5	4	0

OPEN GAPS (2)

T0 · Escalation tree (who calls whom in the first 60 minutes)

No documented after-hours water-event escalation tree.

T6 · Five-year loss history pulled and on file

Prior water incident log unavailable for review; carrier loss runs requested.

TIER BREAKDOWN

T0 - Governance & Response Readiness	67 / 100
Weight 25% · 4 verified · 1 open · 1 in review · 0 N/A	
Written water-loss response plan on file (dated within 12 months) Plan dated 2026-02-14; reviewed by named on-call owner.	Verified
Named on-call owner and named backup, both reachable after hours On-call owner and backup confirmed by phone during walk.	Verified
Current insurer, broker, and TPA contacts in the plan	Verified
Restoration partner identified and pre-authorized Restoration partner identified, but vendor response SLA is not documented.	In review
Escalation tree (who calls whom in the first 60 minutes) No documented after-hours water-event escalation tree.	Open
After-hours / weekend / holiday coverage documented On-call rotation confirmed for nights, weekends, holidays.	Verified
T1 - Active Controls	89 / 100
Weight 25% · 5 verified · 0 open · 1 in review · 0 N/A	
Main shutoff located, labeled, accessible, operable Main shutoff labeled and operable at Building A mechanical room.	Verified
Zone / riser shutoffs mapped to a current floorplan Annual valve exercise documentation incomplete for risers 3 and 5.	In review
Fixture-level stops present and functional Spot-checked 12 units; all stops functional.	Verified
Automatic shutoff valve at main or high-risk zones Measurement: ASV installed at domestic main · 2024 Flow-based ASV; tested during walk.	Verified
Leak-detection sensors: count, coverage, battery, connectivity Measurement: 42 sensors · 100% online · last test 2026-04-30 Coverage at all mechanical rooms and high-risk fixture stacks.	Verified
Active monitoring service (last alert-path test on file) 24/7 monitoring; last alert-path test 2026-04-30.	Verified
T2 - Plumbing Systems	100 / 100
Weight 15% · 6 verified · 0 open · 0 in review · 1 N/A	
Supply-line material(s) and installed year Measurement: Copper Type L · 1978 original; partial repipe 2014 No active galvanized observed in sampled units.	Verified
Drain / waste / vent material and age Measurement: Cast iron · 1978 No visible corrosion at sampled cleanouts.	Verified
Static water pressure (psi) Measurement: 62 psi static at lowest fixture	Verified
Pressure-reducing valve present and within spec PRV present at service entry; within spec.	Verified
Water heater type, age, location, drain pan, expansion tank Measurement: Gas-fired · 2021 · drain pan + expansion tank Serial recorded; no signs of corrosion.	Verified
Seismic strapping where code requires; recirculation condition Not required by Cleveland code.	N/A
Open work orders and known repairs in the last 24 months No open plumbing work orders >30 days.	Verified
T3 - Envelope & Water Intrusion	100 / 100
Weight 10% · 7 verified · 0 open · 0 in review · 0 N/A	
Roof material, installed year, visible condition	Verified

Measurement: TPO membrane · installed 2019
 No visible ponding or seam failure.

Flashing condition at penetrations, valleys, wall intersections	Verified
Gutter condition, capacity, debris load	Verified
Cleansed within last 90 days.	
Downspout extensions discharge >=4-6 ft from foundation	Verified
Extensions discharge >=5 ft from foundation.	
Window and door perimeter seals; sill pan condition	Verified
Below-grade walls, basement, crawlspace moisture readings	Verified
Measurement: Moisture content <15% at sampled walls	
Sump pump (if present): age, backup power, discharge path	Verified
Battery backup verified; quarterly test on log.	

T4 · Site & Drainage 100 / 100

Weight 7% · 6 verified · 0 open · 0 in review · 1 N/A

Positive lot grade - measured fall over first 10 ft	Verified
Measurement: 8" fall over first 10 ft (avg)	
Surface drainage paths clear; no re-grade required	Verified
Hardscape pitch (patios, walks, drives) away from structure	Verified
Irrigation backflow, controller, recent leak history	Verified
Backflow tested 2025-08; no recent leaks.	
Irrigation zone proximity to foundation/slab	Verified
Tree-root proximity to laterals and main supply	N/A
No mature trees within lateral proximity.	
Storm-sewer connection condition where applicable	Verified

T5 · Appliances & Fixtures 86 / 100

Weight 8% · 5 verified · 0 open · 1 in review · 1 N/A

Washing machine hose type, age, shutoff, drain pan	Verified
Common-area laundry only; braided hoses, shutoffs functional.	
Dishwasher supply line and drain loop	Verified
Refrigerator ice-maker line material and shutoff	Verified
Copper supply lines in spot-checked units.	
Toilet supply lines and fill valves; visible corrosion	Verified
No visible corrosion in sampled supply lines.	
HVAC condensate lines and primary pan	Verified
Secondary drain pan with float switch on attic / above-ceiling installs	In review
Moisture response kit not present in Buildings B and D mechanical rooms.	
Boiler / hydronic systems where present	N/A
No hydronic or boiler system on site.	

T6 · History & Claims 40 / 100

Weight 5% · 3 verified · 1 open · 0 in review · 1 N/A

Five-year loss history pulled and on file	Open
Prior water incident log unavailable for review; carrier loss runs requested.	
Prior water claims with cause, payout, repair scope	Verified
No water claims in last 24 months per current carrier.	
Prior repairs to plumbing, roof, envelope	Verified
Open work orders / deferred maintenance flagged	Verified
Adjacent-unit / adjacent-property loss data noted	N/A

T7 · Documentation Pack

63 / 100

Weight 5% · 5 verified · 0 open · 2 in review · 0 N/A

Photo evidence for every Tier 1-5 line item	Verified
Photo set indexed by tier and line item.	
Shutoff location map (PDF) annotated to floorplan	In review
Domestic shutoff map incomplete for Buildings B and D mechanical rooms.	
Response plan (PDF) with current contacts	In review
Resident reporting instructions inconsistently posted across building entries.	
Restoration partner agreement on file	Verified
Serial numbers: water heater, ASV, monitoring system	Verified
Serials captured for ASV, water heater, monitoring panel.	
Floorplan with annotated shutoffs and sensor locations	Verified
Sign-off by named assessor (date + credential reference)	Verified
Assessor sign-off on file; protocol EC-Water v1.	

EVIDENCE INDEX (9)

- T0 · Written water-loss response plan on file (dated within 12 months)
water-response-plan-2026.pdf
- T0 · Restoration partner identified and pre-authorized
vendor-response-contact-sheet.pdf
- T1 · Main shutoff located, labeled, accessible, operable
main-shutoff-room-a-photo.jpg
- T1 · Zone / riser shutoffs mapped to a current floorplan
riser-valve-schedule.pdf
- T5 · Secondary drain pan with float switch on attic / above-ceiling installs
moisture-meter-kit-photo.jpg
- T7 · Response plan (PDF) with current contacts
resident-notice-sample.pdf
- T7 · Restoration partner agreement on file
vendor-response-contact-sheet.pdf
- T7 · Floorplan with annotated shutoffs and sensor locations
valve-exercise-log-template.pdf
- T7 · Sign-off by named assessor (date + credential reference)
maintenance-interview-notes.pdf

ISSUER

Organization	Fathom Assurance
Assessment type	EC-Water Readiness Assessment

METHODOLOGY & SCORING

WaterScore is calculated from the assessed item statuses in the EC-Water protocol. Items marked Not Applicable are excluded from the denominator; items left Not Assessed count as zero in the numerator but retain full weight in the denominator. Documentation gates may cap the displayed band when critical evidence in Tier 7 is missing.

LIMITATIONS & DISCLAIMER

Methodology and limitations: This Readiness Record documents observed controls, evidence references, and

assessment responses at the time of review. It is not an insurance policy, underwriting approval, engineering report, plumbing inspection, environmental assessment, legal opinion, or guarantee of loss prevention. WaterScore and tier status are intended to support review and prioritization, not to predict or guarantee claim, coverage, financing, or operational outcomes.

VERIFICATION

Fingerprint	FA7H0M5AMP1E
Verification code	FATH-SAMPLE1
Verification URL	https://fathomassurance.com/verify/FATH-SAMPLE1

This is a fictional sample record. Verification page reflects sample metadata for demonstration only.