

411

Information Please



VOL. 18 NO. 07

PROTECT YOUR HOME FROM WATER DAMAGE



REGULAR HOMEOWNERS POLICIES COVER WATER DAMAGE FROM SUDDEN ACCIDENTS, SUCH AS BURST PIPES OR WASHING MACHINE OVERFLOWS. HOWEVER, THEY DON'T COVER FLOOD DAMAGE OR WATER DAMAGE DUE TO POOR MAINTENANCE.

The average American uses between 80 to 100 gallons of water a day, so chances are that some of that water causes problems, too. There's also the risk of water damage from natural disasters, such as thunderstorms. For these reasons, water damage claims are the second most common homeowners insurance claims (after wind and hail). However, most water losses can be prevented or at least minimized by following the tips below.

CHECK WASHING MACHINE HOSES

The washer hose is under constant pressure, so it will weaken over time which might cause it to eventually burst. Turn the hose valves off as you finish a washing cycle and replace standard hoses every five years. For extra safety, use wire-braided, high-pressure hoses instead of standard counterparts.

INSPECT APPLIANCE WATER LINES

Check the water line connections that attach to the icemaker, dishwasher, reverse osmosis system or other appliance once a month. Look for any signs of damage or leaks. Also, get under the sink and feel the lines for moisture. Check the deck of the cabinet for drips or damaged materials too.

PREVENT ICE DAMMING

Ice dams occur at the edges of your roof, in the gutters, due to warm air from the attic that melts the snow on the roof. When the temperature outside freezes, the melted snow turns into ice dams. Eventually, the melting ice can penetrate the shingles and seep into the attic. To combat ice damming, insulate the attic to prevent warm air from entering. Also ensure your attic is properly ventilated.

CHECK TOILETS FOR LEAKS

Your toilet tank may leak for several reasons (not installed properly, damaged, old, etc.). To test a toilet for leaks, drop a dye tablet or 10 drops of food coloring in the tank. Wait for 10-15 minutes, then look in the bowl. If the water is colored, you have a leak, in which case you should repair your toilet.

INSPECT YOUR ROOF

Roof leaks make the attic insulation wet, which can lead to mold. Since checking the roof can be difficult and dangerous, have a reputable roofing contractor inspect your roof. They'll look for missing or worn shingles, check for leaks, and make repairs that can prevent more costly damage down the road.

PRUNE TREES

Overhanging tree branches near your home may damage your roof, break windows or cause other damage during a storm. Prune your trees once they grow loose branches, especially before the hurricane season. Also ensure all large shrubs in your yard are trimmed and remove any dead limbs.

CLEAN THE GUTTERS AND DOWNSPOUTS

Gutters and downspouts are extremely important in diverting water away from your home. But they have to be clean and well-maintained. Remove debris from gutters and downspouts, check that they drain properly, and install gutter guards to prevent clogs. Use downspout extensions or splash blocks to direct the water well away from your foundation.

WATERPROOF THE BASEMENT

The basement is one of the most flood-prone areas of a home. To help keep the basement dry and prevent flooding, the ground around your foundation should slope away by at least 6" over the first 10'. Also make sure you have a sump pump, which you should regularly maintain and test. Apply a sealant to interior walls to prevent condensation as well.

INSTALL A SEWER BACKFLOW VALVE

Sewage can back up into your home through the drain pipe during a flooding incident. However, installing a backflow valve in the drain line can prevent this from happening. The valve has a flapper that allows sewage to go out, but closes automatically when sewage is pushed back in.

PROTECT APPLIANCES AND HVAC EQUIPMENT

If you live in a flood-prone area, ensure your sensitive equipment is protected from possible flooding. Elevate HVAC equipment and electrical systems components one foot above the base flood elevation. The appliances in the basement or first floor should be placed on cinder blocks above the level that water may reach.

SHUT OFF THE MAIN WATER VALVE WHEN LEAVING HOME

If you're taking an extended vacation away from home, shut off the water supply to your home. If you need to leave it on, at least turn off the water supply to the washing machine or other appliances that won't be used. Also, never leave the house while the washer or dishwasher is running.

MAINTAIN YOUR WATER HEATER

Leaky water heaters can flood an entire home as they hold large quantities of water. The common culprit for water heater leaks are sediments at the bottom of the water tank that can cause erosion and rust. The solution is to partially drain the water tank every six months to prevent sediments from building up.

GET FLOOD INSURANCE

Regular homeowners policies cover water damage from sudden accidents, such as burst pipes or washing machine overflows. However, they don't cover flood damage or water damage due to poor maintenance. Flooding from natural disasters is also not covered, so get separate flood insurance. Create an inventory of your possessions with photos and videos to help file an insurance claim.

Prevention is the best medicine when it comes to water damage. Following these guidelines can help you prevent a loss. However, if you experience a flood or water damage problem, always hire a professional restoration company, such as PuroClean. We use the proper equipment and techniques to efficiently restore your property and its contents to pre-loss condition.



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