



The Guarantee Company of North America Loss Prevention Tip Sheet

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WATER DAMAGE: NO LONGER A SPRINGTIME EVENT

Potential causes and tips on prevention

As each season ends and another one begins, it seems that there are always tips on how to make the best of what nature has to throw at us. Although it is spring time the information on water damage featured in this tip sheet is important year-round. These types of claims aren't necessarily dependent on the changing seasons and can happen when you least expect them.

Over the past few years, water damage has become a major issue in all regions. In fact, these types of claims account for 30% of our insured's losses. In 2005, rainfall and flooding records were set all over the country. Heavy rainfalls are becoming more frequent and severe, many exceeding the capacity of street sewer systems resulting in sewer backup and basement flooding.

Here are some tips on basic water damage prevention that may help you avoid a potentially unnecessary headache:

- Have a roofing contractor check the condition of your roof every year and fix problems as they occur. This includes the flashing, seals around the chimney and skylights. As a result of this regular maintenance, your roof will last longer.
- To ensure that your eavestrough and downspouts flow properly and are not plugged or disconnected, have them checked before winter and in the spring. If the downspouts discharge to the ground surface, they should extend to reach at least three feet out from the side of the house.
- Low areas such as basement stairwells and window wells may allow water to collect in them. If possible, these areas should be provided with drains and the drains should be kept clear. If drains are not feasible, consider clear plastic dome-type window well covers. These pre-manufactured domes still allow light to enter through the windows, while reducing the accumulation of snow and water.
- If you live in an older home, the weeping/drainage tile originally installed may have deteriorated or have been damaged or clogged by tree roots. Repairs may be necessary in any of these situations and can be identified by a qualified drainage contractor.
- If you have a lawn sprinkler system installed, have it inspected at the start of each season to ensure none of the underground hoses are disconnected or damaged, which would allow water to be discharged into the ground without detection.

- Ensure that your drains and toilets are left free of household grease and other foreign objects which can block your drains.
- Older homes may have deteriorated steel, clay or cast iron plumbing pipes. Consider contacting a plumber to replace these with copper, PVC or ABS pipes.
- If applicable, have your sump pump checked to make sure it is working, and if equipped with a float trigger, make sure that this is also functioning properly (check both in the spring and fall)
- It may be beneficial to install a “High Water” sensor and alarm in your basement. The alarm can be a local alarm or be connected to your home’s monitored alarm system. Contact your alarm company for more information on this device.
- Consider the installation of a backwater check valve to prevent sewer back-up. Check with your local municipality beforehand to see if there are any by-laws or regulations concerning this type of valve. If you already have a backwater check valve installed, have it looked at on a regular basis to make sure it is functioning properly.
- If you notice water stains (typically on the ceiling) or leaks in your home, have a contractor identify the cause of the problem and fix it before it gets worse.
- Check your basement at least twice a year for dampness or signs of leaking pipes or plumbing fixtures.
- Ensure that the central air conditioning’s discharge hose is connected to a drain and that the hose is not clogged.
- Make sure the insulation and ventilation in the attic are adequate. Any sign of ice building on your roof during the winter months indicates a problem that could result in water damage.

Even if we all do our best to prevent water damage in our home, there is still a chance that it may occur. Here are some general guidelines on what to do if this happens:

- Make sure you and your family are safe.
- In the case of standing water in your basement, turn off the hydro ONLY if the electrical panel is accessible without wading through the water. If this is not the case call your local municipal utility office for assistance.
- Once you have made certain it is safe to walk into the water, check the toilets, sinks and accessible waste pipes for blockage.
- If possible, start to move items out of the water to a dry place.
- Call your broker/insurance company to report the damage.

Taking all of this into account, it is important to remember that prevention is not only an insurance concern, but will help maintain the value of your home and possibly increase its resale value.