

**STUDY FACTS:**

*Water damage from toilets costs \$2,000 to \$10,000 per incident*

*78% of incidents were caused by faulty supply lines, toilet flanges, fill valve assemblies or toilets that backed up and overflowed.*

**LOSS PREVENTION AND MAINTENANCE**

- After flushing, remain in or near the bathroom until the fill valve has finished refilling the bowl.
- If the bowl or tank begins to overflow, turn off the water at the supply valve.
- Inspect the flushing mechanism inside the toilet every 6 months.
- The fill valve should shut off when the float reaches the proper water level.
- Replace the flapper or fill valve assembly if you notice intermittent or constant tank refilling when the toilet is not in use.
- Inspect the supply line every 6 months.
- Ensure the connection to the valve is secure.
- Operate the valve to make sure the water supply will shut off. Replace if needed.

**STUDY FACTS:**

*A burst water supply line caused half of all water damage incidents involving washing machines.*

*On average, these incidents caused more than \$6,000 in damage per incident.*

**LOSS PREVENTION AND MAINTENANCE TIPS**

- Turn supply valves off when not in use.
- Water damage can result in the loss of valuables and disrupt your life.
- A study by the Institute for Business & Home Safety identified 9 areas where proper maintenance can help a homeowner avoid experiencing such a loss.

- Consider installing a lever-type valve that is easy to operate between uses.
- Do not operate the washing machine while the home is unoccupied.
- Leave a 3 to 4 inch gap between the back of the washing machine and the wall to avoid kinking the hose near the valve connection.
- Inspect the water supply line hoses every 6 months.
- Ensure that the connection to the valve is secure, but avoid over-tightening.
- Hand tighten first.
- Then tighten an additional 2/3 of a turn using pliers.
- Check the hoses for cracks, kinks or blisters, which are most commonly found near the hose connection.
- Washing machine manufacturers recommend replacing washing machine hoses every 5 years.
- Consider reinforced braided stainless steel hoses.

**STUDY FACTS:**

*The chance a water heater will leak or burst begins to dramatically increase when it is 5 years old.*

*3/4 of all water heaters fail before they are 12 years old.*

**LOSS PREVENTION AND MAINTENANCE**

Have a professional plumbing inspection of the anode rod at least once every 2 years and annually once the warranty has expired. The rod will eventually corrode and leave the tank vulnerable to damage.

Remove sediment by flushing the tank every 6 months. Sediment will build up faster in areas with hard water.



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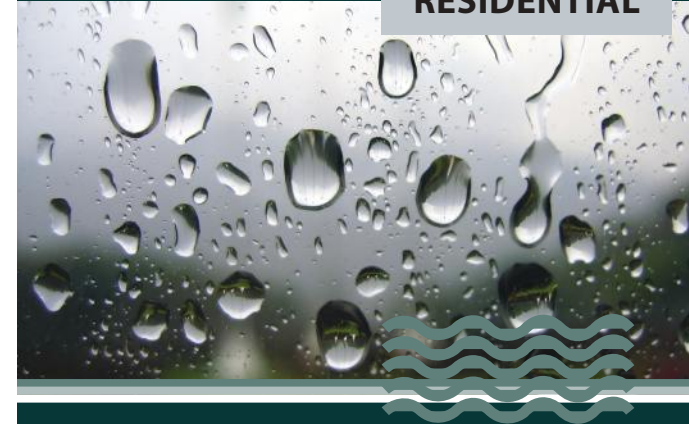


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# QUICK TIPS TO PREVENT WATER DAMAGE

## RESIDENTIAL



Water damage can result in the loss of valuables and disrupt your life. A study by the Institute for Business & Home Safety (IBHS) identified 10 areas where proper maintenance can help a homeowner avoid experiencing such a loss.

#### STUDY FACT

*Homes 30 years old were 3 times as likely to have a plumbing supply or drainage problem.*

#### LOSS PREVENTION AND MAINTENANCE TIPS

- Visually inspect plumbing pipes annually, look for condensation around the pipes or an obvious leak and corrosion.
- Pay attention to your water bill. A significant increase could indicate a leak
- Call a plumber at the first signs of rust- colored water, backed-up toilets or sinks and cracked or warped flooring.
- Insulate pipes in attics, basements and exposed exterior pipes to avoid freezing.
- During periods of freezing weather, open cabinet doors to expose pipes to warm air.
- Disconnect garden hoses when freeze warnings are issued and turn off outside faucets.

#### STUDY FACTS

*73% of losses involving an icemaker were caused by the failure of the supply line hose. 10% of incidents involved new refrigerators and were linked to improper installation.*

#### LOSS PREVENTION AND MAINTENANCE TIPS

- Proper installation of the icemaker supply line hose is important to avoiding water damage.
- Tightly connect the hose to the valve. Avoid over-tightening.
- Ensure the valve connection is secure and check for kinks.
- Inspect the hose every 6 months.
- If kinks are present, replace the hose.
- Leave a 3 to 4 inch space between the back of the refrigerator and the wall to prevent the hose from crimping.

- When pulling the refrigerator out for cleaning or service, avoid getting the hose caught beneath the wheel.
- Locate the water shut-off valve.
- Inspect the valve every 6 months to make sure the water supply will shut off. Replace the valve if needed.

#### STUDY FACTS

*Roof leaks were the most frequent source of water damage in the study. The likelihood of a roof leak was even more common in regions where freezing weather, severe wind and hail were frequent.*

#### LOSS PREVENTION AND MAINTENANCE TIPS

- Have a professional roof inspection annually.
  - Request a detailed inspection report that includes the condition of the flashing, roof covering, parapets and drainage system.
- Repairs are needed if:
- There are cracked or missing shingles or loose or missing granules.
  - Flashing has deteriorated, particularly around chimneys and vents.

- Pooling water is present.
- In areas prone to freezing and heavy snow fall, insulate to prevent heat from entering the attic space.
- In areas prone to wind and hail, consider an impact-resistant roof covering that has passed the FM 4473 or UL 2218 standard.

#### STUDY FACTS

*Water damage from a sink averaged more than \$7,000 per incident. Of these incidents, 44% were attributed to faulty plumbing supply lines.*

#### LOSS PREVENTION AND MAINTENANCE TIPS

- Inspect plumbing beneath sinks every 6 months.
- Ensure connections are secure and there is no evidence of corrosion on the pipes.
- Look for kinks in copper or plastic pipes
- These could lead to pinhole leaks over time.
- Locate the water shut-off valve.
- Inspect the valve every 6 months to make sure the water supply will shut off. Replace the valve if needed.

#### STUDY FACTS

*Homes more than 20 years old were 37% more likely to have water damage involving a shower. More than half of the shower stall water damage incidents involved a faulty shower pan.*

#### LOSS PREVENTION AND MAINTENANCE TIPS

- Inspect tile and grout every 6 months, paying attention to loose or cracked tiles and cracked or crumbling grout lines. Repair as needed.
- Test the shower pan annually:
- Block the floor drain.
- Fill the shower stall with approximately 1 inch of water.
- Use a pencil to mark the water line.
- Leave the water standing in the shower pan for 8 hours.
- If the water level decreases, contact a plumbing professional.

#### STUDY FACTS:

*Power outages were the cause of 18% of water damage incidents involving a sump pump. Another 40% of incidents were attributed to things such as a clogged inlet screen or a faulty float switch.*

#### LOSS PREVENTION AND MAINTENANCE TIPS

- Follow the manufacturer's recommendations for sump pump maintenance. These vary from running the sump pump every 2 to
- 3 months to a yearly cleaning before the rainy season.

To inspect the sump pump:

- Open the lid and remove debris that may be blocking the water inlet screen.
- Pour approximately 5 gallons of water into the pump and watch the float valve rise.
- As the float valve rises, the pump should turn on and the water should discharge through the outlet pipe.
- Go outside and inspect the outlet pipe.
- Water should be flowing from the pipe and away from the home.
- If the sump pump fails to operate during this inspection, contact a plumbing professional.
- Install a battery backup system.
- Choose a system with a battery replacement warning.
- Replace batteries every 2 to 3 years.