Prevent Water Losses

Water Protection Tips - Inside Your Home

It doesn't have to rain for days for your home to have water damage. You could discover water problems on a beautiful sunny day! Whether it's an overloaded washing machine, an overflowing toilet or a burst water tank, it can be a devastating and costly clean up.

Locate the plumbing shut-off valve in your home in the case of emergency.

- It is recommended to regularly test valves to prevent the valves from seizing.

Visually check your water heater for failure signs every two months. If your water heater is over 10 years old, it may be time to have it checked or replaced; over time the bottom can rust or leak.

- Know and follow the manual's recommended maintenance steps for the water heater before they become a problem.

Check condition of washing machine, dishwasher and fridge water hoses for cracks, leaks or deterioration and replace.

- Replace the old rubber hoses with newer flexible braided hoses.
- Don't leave home when the washing machine or dishwasher is on.
- Consider installing a water alarm that will sound as soon as any moisture is detected.
- Ensure you have a drain or catchment basin under your washing machine and water heater.

Questions for Everyone

Do you know where your water supply shut off valve is located in your home?

How old is your water heater tank?

Is your dishwasher or water supply to your fridge leaking?

Does your washing machine have rubber hoses?

How often should the perimeter drain and eaves be cleaned?

How old is your roof?

What do I need to do when leaving on vacation?

Protect yourself – ask us about adding H2O coverage to your policy today!

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Water Loss Protection Tips Outside Your Home

Remove leaves or snow gathering in and around your eaves troughs.

Ensure the eave troughs down spouts are draining water away from your home.

Twice a year, check the condition of your roof and have a professional repair as needed. If the roof is 20+ years old have a professional inspect it.

At least once a year, check that all of your windows and doors are secure and re-caulk as needed to help prevent water from seeping in.

Inspect and repair foundation wall cracks.

Before winter hits, **disconnect** garden hoses and, if possible, use an indoor valve to shut off and drain water from pipes leading to outside faucets.
This reduces the chance of freezing in the short span of pipe just inside the house.

Rain Barrels - help reduce the risk of water seeping into your basement.

Perimeter Drains – as part of the maintenance routine have your perimeter drains professionally inspected every 1-2 years to identify any clogs or breaks in lines.

A little prevention can go a long way

Living on the West Coast

No matter where on the west coast you live, blocked drains, heavy rains, sewer backups, burst pipes, leaking roofs and melting snow and ice can all lend itself to one of the most common and costly threats to a homeowner- home flooding and water damage. The tips in this material will help identify the areas of your home you may need to take simple repair measures to prevent water damage.

Protect Your Home While You Are Away

Planning a winter holiday for 2 weeks or 2 months?

- Turn off all the water at the shut off valve before you leave for a vacation. Longer vacations, drain all pipes, fridge lines, toilets and hot water tank (don't forget to also turn off the circuit breaker).
- Turn off the water supply to your washing machine.
- Check all eaves troughs for debris or blockage.
- Arrange for a reliable friend or relative to check the house to ensure the heater hasn't accidentally shut off, which could cause the plumbing pipes to freeze and burst.

We Can Help – 310-8442

If you have suffered a loss relating to water or any other cause, call us as soon as possible. 310-8442 will connect you with the Waypoint branch location closest to you. After speaking to a broker, you will be connected with a Waypoint Claim Specialist who will assist you.

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