

### Protecting Your Home from Water Damage

Whether caused by prolonged rain, heavy snowfall, old appliance hoses, frozen or corroded pipes, or even clogged drains, water damage is not only inconvenient, but also costly. Routine inspection and maintenance can help you keep water where it belongs. Use the following tips to identify potential problem areas in and around your house.

#### Know Your Water Supply

- **Water Shutoff Valves.** Know where shutoff valves for the main water supply, certain appliances, sinks and toilets are located in your home.
- **Plumbing Pipes.** Inspect your plumbing water lines and waste lines for leaks, damage or corrosion. If you notice problems, contact a licensed plumber for further inspection and repairs.

#### Maintaining Major Appliances

- **Water Heater.** The average lifespan of a water heater is 7-10 years. If you notice puddles around your water heater, it should be replaced.
- **Appliance Water Hoses.** Washing machines, dishwashers, icemakers, air conditioners and garbage disposals all use water to operate. Inspect these appliances for leaks, and periodically replace the supply hoses.
- **Moisture-Producing Appliances.** Vent your clothes dryer, stove and kerosene heater outside where possible.
- **Sump Pumps.** If your basement is prone to leaks or flooding, a sump pump is the best defense.
- **Humistat.** Keep indoor moisture low (30-50% relative humidity). Consider purchasing an inexpensive humidity meter, available at local hardware stores.
- **Air Conditioner.** Keep drip pans clean and the drain lines unobstructed and flowing properly.

#### Other Interior Areas

- **Bathrooms.** Check caulking around tubs and shower stalls to ensure that a watertight seal is maintained.
- **Basement.** Periodically inspect your foundation walls and floors for cracks that might allow water seepage.
- **Attics.** Ensure there is adequate ventilation in all attic areas.

### Water Detection Devices

Consider installing water detection devices throughout your home. These systems can detect even small amounts of water. They can be wired into a centrally monitored alarm system that will notify you in the event of a leak. Such systems may entitle you to receive a discount on your homeowners policy. To learn more about water detection devices, contact your local alarm company, local plumber or any of the vendors listed below. Also, please don't hesitate to contact our office at 412-261-2222 or Chubb's water prevention damage hotline at 877-4WATER6.

DynaQuip Controls – FloLogic Inc. – Kitco Corp. – Smarthome Inc. – Glentronics Inc. – FloodStopper of Austin Inc.

Please remember, Flood is not covered by your homeowner policy.

If you have any questions or would like a quote for flood insurance, please contact our office.

**Simpson & McCrady LLC appreciates the opportunity to assist you with your personal insurance needs. If you have any questions about your current coverage, please don't hesitate to contact our office at 412-261-2222 or [david@simpson-mccrady.com](mailto:david@simpson-mccrady.com). Thank you.**

#### Inspect your Home's Roofing

- **Roof.** Missing, worn or broken roofing materials may allow water to penetrate and deteriorate the roof structure. Inspect your roof periodically, especially after severe storms.
- **Roof Flashing.** Flashing is located at the intersection of all roof and wall lines, as well as along chimneys and roof valleys. Inspect periodically, especially after severe storms.
- **Ice Damming.** Be sure there is adequate ventilation in all attic and overhand areas. If possible, clear heavy accumulations of snow from the roof.
- **Gutters/Downspouts.** Clear all gutters and downspouts of leaves and debris.

#### Additional Exterior Items

- **Grade of Property.** Soil should be graded from the foundation so that water flows away from the house during heavy rain or snow.
- **Outdoor Hoses.** Turn off exterior hose bibs during the winter or if you will be away from your home for a long time.
- **Window Wells.** Check basement window wells to ensure that they are clear of leaves and other debris.
- **Windows/Doors.** Inspect for proper caulking and weather stripping.
- **Exterior Paint/Siding.** Periodically check for peeling and cracking.
- **Terraces/Balconies.** Regularly inspect terraces and balconies.
- **Exterior Drains.** Regularly remove all leaves and other debris from exterior patio drains.

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