

Prevention Capsule



Water damages

Flooding, sewer back-ups, burst pipes... Today, over half of all home insurance claims are the result of water damage¹. Moreover, current changing weather patterns are constantly increasing the risk of this type of damage to our homes. Losses may be either minor or major, but they are all inconvenient.

Fortunately, most water-related losses are avoidable by adopting certain preventive measures. You may consider implementing the following tips.

Outside

- Make sure the ground slope drains water away from your house;
- Maintain and clear all gutters;



- Closely examine all cracks in the plaster and have those that penetrate the foundation repaired;

- Replace damaged seals around doors and windows;
- Make sure that there is at least a 20 cm clearance between the bottom of a window and the ground level;
- Have mature tree roots removed from around pipelines;
- Have the roof inspected and the damaged shingles replaced.

Finding a licensed contractor who has the right skill set to manage the repairs or inspection on your home is recommended.

Inside

- Have a backwater valve in your basement professionally installed;
- Have a sump pump with an alarm, plus an automatic secondary backup in your basement professionally installed;
- Do not throw grease, fats, oils and food in the sink or the toilet;
- Clean your backwater valve and ensure it is always accessible;
- Before heavy rainfalls and the spring snowmelt, make sure your backflow and/or sump pump systems are working properly;
- Professionally repair any visibly damaged plumbing pipes;
- Consider having water leak detectors, pipe freeze detectors or other home leak detection systems installed;
- If you've experienced a burst pipe, immediately shut the main water valve;
- Reduce water use during heavy rainfalls and the spring snowmelt season to help lower the pressure on public sewer systems and thus, reduce the risk of sewer back-up;
- Verify that the batteries of your battery-powered systems are fully charged;
- Consider not storing high-value items in underground level areas.



¹ Source: Insurance Bureau of Canada

