



WRENCHING ISSUES:

Protecting Your Home From Water Damage

Protect Your Home While You Are Away

Planning a winter escape? Here are some useful tips to protect your home from the elements.

Leave the furnace on in your home. It's tempting to try to save on your utilities, but your home should have a minimum temperature of 12° Celsius for your pipes not to freeze in cold weather.

Shut off your water at the source and label your shut off valve in case someone else has to find it.

Turn off the water supply to your washing machine.

Have a friend or neighbour check in on your property regularly to make sure there isn't any water pooling in your home.



Understanding Water Damage: Get On Board Before You Get Wet



Have you considered waterproofing your home? Standing on your roof with an umbrella isn't an option, so what can you do? Know your home. If your house is older; pay close attention to areas where water can cause damage. You also need to consider both the inside and outside of your home in order to be fully protected.

Let's take a trip through your home to see how you can prevent water damage.

Interior Considerations

Frozen Water Pipes

Frozen water in pipes can cause pressure to build up between the ice and the closed faucet at the end of the pipe. This can result in a burst pipe.

Let's Fix It!

- Fit exposed pipes with insulation sleeves or wrapping to slow heat transfer.
- Turn off your outside tap from the inside, but leave the exterior tap open.
- Seal cracks and holes in outside walls and foundation near water pipes with caulking.

Basement Flooding

Basement flooding can happen in many different ways – a leak in your foundation, poor lot drainage, failure of your weeping system, malfunctioning eaves troughs or downspouts, or a blocked connection between your home and main sewer system, to name a few.

Let's Fix It!

- Clear eaves troughs and downspouts of leaves and other debris.
- Clear debris from exterior drains near basement doors.
- Remove snow accumulation from window wells.
- Consider installing flood-prevention devices like back-water valves, sump pumps, or floor drains.
- Inspect your sump pump regularly to ensure proper operation, especially in the springtime.
- Your downspouts should be extended to drain about two meters away from your foundation. If you don't have the space, consider installing a splash pad. They are inexpensive and can be purchased at your local hardware store.
- Check for and fix leaks in your foundation, floors, windows and doors. *(continued over)*



Practical Devices For Water Protection

Remembering all of these protection tips may seem daunting, but there is help out there. You can purchase devices that will tell you when you might have a problem.

For under \$50 you can purchase:

Water alarm: this alarm will sound as soon as any moisture is detected.

Sump pump alarm: if your sump pump isn't working properly, you'll know it.

For under \$100 you can equip your home or cottage with a freeze alarm. The alarm will phone you if the interior temperature drops below 7° Celsius.

If you own a cottage or vacation property, you might want to consider a deluxe freeze alarm that will telephone several numbers to alert you of a low interior temperature and/or a power outage. This is ideal if you live a fair distance away from the property.

Any Questions?

If you should suffer a loss, your independent insurance broker and Gore Mutual will be there when you need us. We encourage you to take steps to ensure your assets and investments are protected.

To learn more about water damage prevention, we invite you to visit the Consumer Assistance section of our website at www.goremutual.ca or contact your independent insurance broker.



Exterior Considerations



Ice Dams

An ice dam is an accumulation of ice at the lower edge of a sloped roof, typically at the eaves trough. When the snow on your roof melts, the water runs down and refreezes at your roof's edge where the temperature is much cooler. Ice builds up and blocks water from draining off your roof into the eaves trough. Water then seeps under the roof and into your attic and down the inside walls of your house.

Let's Fix It!

- Keep your attic well ventilated. The colder your attic, the less melting and refreezing on the roof.
- Keep your attic floor well insulated to minimize the amount of heat that escapes your house.
- Once an ice dam forms, the only relief is to remove the ice and snow from your roof. This is dangerous, so make sure to call a roofer who has appropriate insurance coverage.

Considerations For Your Business

Water damage knows no boundaries – homes and businesses are equally susceptible. Below are some easy tips to help you protect your business.

Let's Fix It!

- Install and maintain your sump pump.
- Regularly inspect your property for hazards and keep drains clear of debris.
- Keep stock on shelving, up off the floor. If you experience flooding, this will buy you time to drain the floor before your inventory is damaged.
- Sprinkler systems can be an issue. Know where your shut-off valve is in case you experience a pipe burst. If you don't know where to find the valve, contact your property manager.



Another "Tankless" Job

Tankless hot water heaters are now readily available. They are a great alternative to the traditional system, not to mention more efficient. These new units work on-demand, so they don't need a tank to hold pre-warmed water.

No tank means the new system has a longer life span because of the decreased risk of rust and corrosion. This also means less chance of your hot water tank bursting and causing damage.