



First Insurance
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Ways To Prevent Home Water Damage



Water loss may not only destroy your property but the property of those who live below you, increasing liability exposure.



Failure to repair aging or compromised plumbing fixtures for supply and waste lines can lead to devastating losses.



Contact your independent agent to review your policy to make sure that your property limits are adequate.



Ways To Prevent Home Water Damage



For more information on proper coverages, talk to your independent agent, or visit www.ficoh.com.

Here are some tips to prevent water damage to your house or apartment:

- Check your home for any signs of leaks, including musty odors, on ceilings, walls, floors and near appliances that use water.
- Periodically check water hose connections that run to washing machines, icemakers, dishwashers, toilets, sinks, water heaters, and other appliances that use water.
- Have a licensed plumber conduct inspections of plumbing fixtures, appliances connected to water lines, and drain lines, and conduct repairs as needed.
- Install high pressure check-flow valves on washing machines. This type of equipment helps prevent overflows.
- Check water supply hoses for cracking, bulging or other deterioration.
- If you discover a leak, cracked or bulging supply hoses, or rusty water supply valves that are difficult to turn off and on, hire a plumber immediately to replace the necessary equipment.
- Consider purchasing wireless water sensors. These commercially available devices will notify you via email or text in the event of a water leak. By placing these systems around toilet bases, under sinks, near water heaters, and other appliances with water supply hoses, you can keep small problems from turning into big, expensive ones.
- If you are leaving your home for more than a few days, turn off water supply valves as a precaution.
- Consider installing a tankless water heater. They take up less space and don't store water, which reduces the potential for a water damage loss.
- Avoid dumping grease into your sinks, even if you have a garbage disposal. The grease can build up, clog sewer pipes and result in the back-up and overflow of waste water.
- Dispose of rice and pasta in the rubbish can instead of down your garbage disposal to avoid clogging up waste lines.
- If you're a condo unit owner, allow your condo board to exercise its right to perform maintenance inspections inside apartments from time to time. This will enable the repair of smaller, horizontal plumbing lines and plumbing fixtures that, depending on bylaws, are ordinarily the responsibility of the condo owner. By going inside units to inspect supply and waste lines and other sources of water damage, including air conditioning units, the board can ensure that important maintenance steps are performed before it is too late.

Want to learn more or get more details? Visit our website.

ficoh.com

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