

Do you know the
#1 threat
to homes in Ontario?

Things you can do **outside** your home

Things you can do **inside** your home



The risk of water damage is on the rise

Homes across Ontario are at greater risk of water damage than ever before. Why? Heavier precipitation and less predictable weather patterns mean more severe weather more often, and that increases the chance of unwanted water entering our homes. Another reason is our aging infrastructure, coupled with a growing population. The combination is sometimes too much for our sewer systems to handle, resulting in backups and unwanted water inside our homes. Also, the more water-based appliances we use in our homes such as dishwashers, washing machines, humidifiers, hot water heaters, etc., the greater the risk of leaks occurring.

Last year, water damaged over 30,000 homes across Canada – and the cost of repairs amounted to \$140 million. But, with a little know-how and some routine maintenance, you can stay ahead of the wave and keep unwanted water out.



It's important to protect yourself and lower your risk

Water damage is serious business. It can be a big drain – financially, emotionally, even physically. Just one inch is all it takes to destroy sentimental or irreplaceable items, or to create structural damage that can depreciate the value of your home. And the bacteria and mould it can leave in its wake can affect air quality in your home and create potential health risks.

So, the best way to deal with water damage is to prevent it from happening in the first place.

Here are some easy things you can do inside and outside your home to help keep you comfortable, safe and dry.

Things you can do **outside** your home

Things you can do **inside** your home

Things you can do

OUTSIDE

your home to

stop water from

getting IN



- **Disconnect downspouts** from the municipal sewer system. Extend downspouts at least 6 feet (1.8 metres) away from your basement walls and drain away from your house towards the street or backyard.
- **Install a rain barrel** to minimize the amount of surface water that could otherwise enter your home.
- **Inspect your roof** regularly and replace aging or worn shingles – check flashing and caulking around chimneys and vents – replace when necessary.
- **Grade the earth** or hard surfaces around your home to slope away from your foundation.
- **Before temperatures drop** to freezing in late fall/early winter, turn off the water supply to outdoor taps and faucets, then open the taps to drain completely. Leave taps in the open position until spring.
- **Keep eavestroughs and downspouts clear** of leaves and other debris – clean out at least once a year – late fall is a good time.
- **A leaky roof in winter** is often the result of ice damming – to prevent ice dams from forming, make sure your attic is properly insulated, install a waterproof membrane under the shingles, and hire a professional to keep your roof clear of ice and snow. Don't try to clear it yourself – it's highly dangerous.

Things you can do **outside** your home

Things you can do **inside** your home

Things you can do **INSIDE** your home to keep water **OUT**



**For more
details, contact
your broker.**

- **Install backflow valves** or plugs for drains, toilets and other sewer connections – the valve will automatically close if sewage backs up from the main sewer, preventing water from entering your home.
- **Consider investing in a sump pump** – it collects water from the weeping tiles around your basement and pushes the water outside the house through a discharge pipe – make sure the discharge pipe extends at least 6 feet (1.8 metres) away from your house and that the sump pump has a reliable backup source (battery or generator) in the event of a power outage. Don't forget to replace the batteries every 2-3 years.
- **Inspect pipes and hot water tanks** regularly for leaks – replace them at the first signs of rust or corrosion.
- **Insulate pipes** that are next to exterior walls to prevent them from freezing.
- **Be aware of signs** that indicate your pipes or plumbing may be leaking – look for condensation around pipes, watch for stains on walls or ceilings, or a musty smell.
- **Never leave running taps unattended** – replace cracked or aging fixtures like sinks, tubs and toilets before they become a problem.
- **Keep appliances** like your fridge and washing machine in good condition and replace when showing signs of age – avoid running appliances when no one is home.
- **Inspect hoses every 6 months** and replace any with kinks (always leave 3 to 4 inches at the back of the appliance to prevent crimping). Replace plastic connection lines on appliances with steel braided hoses.
- **Arrange to have someone check your property daily** if you are going to be away from home.

Things you can do **inside** your home

How much water will your insurance policy hold?

Not all water damage is the same, so make sure you know what your insurance will and will not cover. For example, most policies will cover the cost of repairing damage caused by the sudden escape of water, like a washing machine overflowing or a hot water tank bursting.

You might even be covered if your sewer backs up, but only if you've purchased that option. Every situation is different – and no two policies are the same. So if you want to know exactly what your policy will cover, it's best to speak with your broker.

It's a smart policy to understand your coverage.
Ask your broker and be sure.

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