

Protecting Your Home from Water Damage

Your home contains areas where the potential for water damage is fairly common. Regular inspection and maintenance can help keep your home dry. Here are some ways to help reduce the possibility of water damage and costly future repairs.

Exterior Maintenance:

- In the event of a leak, turn off the main water shutoff valve
- Inspect visible water supply and waste plumbing lines for signs of leaks and corrosion
- Periodically replace hoses and water lines servicing your appliances and bathroom fixtures such as washing machine, dishwasher, icemaker, air conditioning system and bathroom shutoff valves
- Before you leave your home for an extended period of time, turn off the main water valve
- Water heaters have an average life expectancy of 10 years
 - Have it inspected and maintained on an annual basis
- Turn off all exterior hose bibs during winter months, or if away for long periods of time
- If you have a sump pump, test it on a regular basis and install a battery back-up
- Be aware of water seepage through your foundation walls, especially if you live in an area with poor soil drainage, or if you live in an older home
- Consider installing water leak detection devices
 - These systems can detect even small amounts of water and then shutoff your main water supply to prevent further damage
 - They can also be wired into a centrally monitored alarm system.

Interior Maintenance:

- Visually inspect your roof for missing, broken or worn shingles, tiles or slate.
 - A professional roofer can inspect flashing to all intersections of your roof and make repairs
- In late fall, have all gutters and downspouts cleared of leaves and other debris
- Be sure all exterior storm and patio drains are clean of debris and working properly
- The ground immediately surrounding your home should slope away from your foundation to drain water away properly
- Check basement window wells to ensure they are clear of leaves and other debris
 - Consider installing window well covers
- Inspect and repair all windows and doors for proper caulking and/or weather-stripping
- Check exterior paint for peeling and cracking

Source: <http://www.chubb.com/personal/content/resources/tipsandtools/home.html>