



Are leaves or snow gathering in and around your eaves trough?

The accumulation of leaves or snow can cause back-ups and other potential hazards that can result in water damage to your home. It is also good practise to check roof drain outlets, exterior deck drains and down pipe inlets for undesirable blockage or excessive overflow damage. Check and clear any snow or debris from your eaves trough regularly to prevent damage to the system. You can hire a professional to remove ice and snow or install an approved hot wire that activates when the temperature drops.

Is water from the eaves trough draining away from your home?

When the drainage from your eaves trough collects around your home's foundation, it can result in damage and leaks. It is important to ensure water is diverted away from the foundation. You can use an elbow piece of eaves trough to redirect the after flow. Check with your municipality as some provide grants for these repairs.

How old is your roof?

The useful life of shingles is approximately 20 years. If your shingles are starting to curl or are showing any other visual signs of damage it could be time to repair or replace them.

Do the shingles sit flat, or do they curl?

If your shingles curl, your roof could be more susceptible to water damage through extreme weather conditions. Have a professional look at them to determine if they need to be replaced or repaired.

✓ FOUNDATION AND EXTERNAL FACTORS CHECKLIST

Are doors, windows and wall penetrations effectively sealed?

Look around all doors, windows and wall penetrations such as plumbing and central air conditioning units, for good caulking coverage and proper flashing. If you notice the caulking seal has deteriorated (not a solid line) replace the caulking with a recommended brand. Replace flashings as needed to prevent water damage.

Has the grade of your house settled?

The grading of the land around your home should slope away from the foundation to allow water to drain effectively away from your home and thus your basement. If water is being directed towards the foundation of your house, it's time to build a slope to reverse that direction. Ground water doesn't usually break walls, but it can flood your basement.

Is your foundation in good condition?

The foundation of your home is an important factor in preventing water damage, especially in older homes where settling and age may cause cracks and deterioration. An annual inspection of the perimeter of your home will help you identify serious cracks in your foundation before they become a major problem. Consult a professional if you suspect serious cracks in your foundation.

Is your leaching bed or storm sewer backed up?

Over time these systems can become plugged with mud and debris, causing a reduction in treatment. You might notice that your drains are slow or backing up or that there is an unpleasant sewage odour in your basement. External signs of a problem with your leaching bed include excess plant growth, burnt/brown grass, wet and spongy ground, or in more severe situations sewage on the ground over the leaching bed. Problems with your leaching bed can require costly excavation, foundation coatings or weeping tile replacement. Consult a professional as soon as signs are noticed to help prevent serious problems.

PIPES, PLUMBING AND FIXTURES CHECKLIST

Are the seals around bathroom and kitchen fixtures in good repair?

Routinely check the condition of all water seals and caulking in your bathroom and kitchen such as bathtub, faucet, showerhead, toilet, and dishwasher. Leaks around these fixtures can result in water damage to the floors, walls, and fixture. Replace any leaking fittings or drains as necessary. Replace caulking seals as necessary.

Are you installing items on your walls or doing home repairs?

Before hammering nails or drilling holes into walls, ceiling or roofs, be sure to check for hidden pipes and electrical wires. Nails longer than ¾-inches will pose puncturing problems for hidden pipes. A small puncture could result in water damage on the interior of your walls that you might not be aware of.

Do you know where the water shut off valves are?

In an emergency, shut off valves allow you to turn off the water supply and thus minimize the risk of damage to your home and belongings. If you do not have shut off valves, install them. Shut off valves can be purchased from your local hardware store or a professional plumber can install them for you. All major sources of water, such as toilets and sinks should have a shut off valve so that you can localize and turn off the water at the concern while still allowing water to be directed to areas of the home not impacted.

Is your dishwasher leaking?

Small appliance leaks, such as the ones from dishwashers, can cause damage if not treated immediately. Leaks commonly come from cracked hoses. If you identify problems with the plumbing to your dishwasher, you should call a professional.

Does your washing machine have hot and cold rubber hoses?

Rubber hoses have a tendency to deteriorate. It is recommended that rubber hoses be replaced every five years. The newer reinforced and braided hoses are more durable, particularly in tight spaces with a 90 degree bend and kinks. Reinforced and braided hoses should be replaced every 15 years.

How old is your water heater?

You should replace your water heater every 10 to 15 years. Many homes have rental water heaters that have a stipulated date before the unit can be replaced. If you notice a lack of hot water, check the thermostat if you have an electric heater be sure to also check the element. If you have a gas heater, the problem is most likely the thermostat. You should also look for leaks around the seams of the heater and on the floor around it.

Is there rust or corrosion on your plumbing pipes or fixtures?

At least annually, it is recommended that you visually inspect pipes and fixtures around your home for rust or corrosion. If rust or corrosion is identified, you should call a professional. The pipes or fixtures could need replacing depending on the extent of the damage.





Are you prone to flooding?

Older parts of town where population densities have increased can be more prone to flooding due to storm frequency and severity. If you know that your home is located in a flood sensitive location, consult a professional to determine steps you can take to protect your home and belongings from water damage.

How do I stop water from flowing back into the basement through the main floor drain?

Consult with your municipality to see if you can install a back flow valve inside of the basement floor drain. This will prevent such a problem.

Does your basement have a sump pump?

If so, you need to clean the pit of any mud and debris, which can clog the pump. Also, pumps in low laying areas should be serviced frequently due to continued use.

Sump Pump Tips:

- Fill the sump pit with water to make sure the pump is working properly
- Go outside to check that the pump is actually discharging water. Sometimes the pump will run but it won't pump any water out
- Check that the operation of the float is not restricted
- Clean the air hole in the discharge line
- Listen for any strange noises coming from the motor
- Replace the battery on the back-up sump pump every second or third year

HOLIDAYS

Turn off all the water at the main valve before you leave for a vacation. Check all eaves troughs for debris or blockage. Arrange for a reliable relative or friend to check the house to ensure the furnace hasn't accidentally shut off, which could cause the plumbing pipes to burst.



This guide has been brought to you by: Drayden Insurance Ltd.

