

Keeping Dry: How to Prevent or Minimize Water Damage to Your Property

There are few things more frustrating for a homeowner than water in your basement. It can happen all too easily and, often, without warning.

Sewer Back Up can be caused by:

- Improper disposal of materials such as fats, oils, grease and diapers;
- Tree roots growing through cracks in the waterlines and causing blockages;
- Frozen water pipes;
- Vandals blocking lines with bricks, wood, oil filters, bed springs, and even Christmas trees in manholes; and
- Illegal hookups allowing excess water into the lines. Outside stairwell drains, sump pumps, roof leaders and drain gutters should never be connected to the sewer system.

There are steps you can take to help reduce the chance of your property being damaged by water.

You can:

- Check, repair, replace worn water hoses on washing machines and dishwashers;
- Keep floor drains clear of obstruction;
- Arrange to have someone check your property daily if you are going to be away. Make sure you drain the plumbing and check your home to ensure that your heat is still on if it's during winter;
- Ensure that there is proper grading around your home;
- Install a sump pump;
- Install backflow valves or plugs for drains, toilets and other sewer connections to prevent water from entering the home;
- Store important documents and irreplaceable personal objects (such as photographs) where they will not get damaged;
- Drain the plumbing or arrange to have someone come in daily and check your home to ensure that your heat is still on if you will be away from home during the winter for more than 3 days
- Elevate furnaces, hot water heaters and electrical panels in the basement on masonry or relocate these objects; and
- Avoid finishing areas like basements that may be prone to water damage; and
- Replace leaking roofs.

Each insurance policy is different. If you are not sure about your coverage or would like more information about what types of water damage claims will and won't be covered under your policy, contact your licensed insurance representative. Or for a free, no-obligation quote, call the CUMIS Insurance program today at **1-800-810-2847**.

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