



Loss Control Safety Techniques



Sump Pumps – A Property Savior

A failed sump pump can lead to a catastrophic loss. In many homes and businesses, a sump pump is an integral part of the foundation drainage system, and the unit typically has a five year life span. This will vary based on usage. The pump may fail unexpectedly or be unable to keep up during periods of heavy rain or power outages leaving your basement vulnerable to costly water damage.

Water damage resulting from a failed sump pump is also typically not a covered loss in many insurance policies. Installing a Back-Up System, conducting regular maintenance, and testing your sump pump will help to ensure the pump operates when it is most needed.

Back-Up Systems:

- > If your home is subject to high water tables, is located in an area of frequent flooding, or where storms cause frequent power outages, investing in a back-up system is a wise choice. A back-up system can include a back-up pump or a secondary means of powering the primary pump during a power failure.
- > The most common back-up system involves installing a second pump, at a higher level, in the sump pit.
- > There are two main types of systems available. The first is a rechargeable battery operated pump plugged into an electrical outlet. The second system uses the home's water pressure to operate a back-up pump if power is lost. Both of these pumps can also operate as a secondary pump if the primary is unable to keep up with the volume of water during a power outage.
- > In addition to back-up systems, there are a variety of electronic level control switches and pump alarms available for most pump installations. These devices will provide an added assurance against water damage caused by pump failure.

Regular Maintenance and Testing:

- > Sump pumps do not usually require a great deal of maintenance, however, conducting periodic tests is the best way to ensure the sump pump will operate properly when required.
- > Common inspection, maintenance and testing procedures recommended for sump pumps usually include removing debris from the sump pit, operating the pump and verifying water is discharging outside the home.
- > The owner's manual provided by the pump manufacturer will list the specific maintenance and testing procedures required for your pump.
- > Plan to replace your sump pump every five to seven years – even if it still operates.
- > Install a check valve on the discharge pipe. Doing so will prevent water from flowing back into the sump pit; causing the pump to turn on and off more than necessary.

Save yourself and your property from unnecessary water damage. Install and maintain a sump pump and back-up system. These simple steps can help you realize the Sump Pump may just be your property savior.

Be safe. Take note of the topics and recommendations discussed in this bulletin. We encourage you to put them into practice – doing so helps ensure your safety. It is the philosophy of Frankenmuth Insurance and your Independent Insurance Agent to provide services that give policyholders peace of mind.

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