

Insurance Insider: Expert tips to prevent water damage in your home.



Household leaks, small and large, can lead to structural damage and hefty repair bills. But with some proactive measures, you can significantly reduce the risk of water damage to your home, and prevent future hassles. Our experts are weighing in with insider advice to avert water damage that starts both inside and outside your home.

Expert tips to stop water damage originating **INSIDE** your home.

- **Add smart thermostats.** Brands, such as Nest or Sensi, help you better control the temperature and prevent pipes from freezing.
- **Use water leak detection.** This technology can effectively limit water damage through sensors and emergency shutoff valves.
- **Install a sump pump.** If your home is susceptible to flooding, install a sump pump in your basement to manage excess water. Regularly test the pump to ensure it's functioning correctly. In areas prone to heavy rainfall or power outages, consider installing a battery backup for your sump pump.
- **Inspect appliance hoses.** Periodically check the hoses of your dishwasher, refrigerator, and sinks for signs of wear or damage.
- **Add extra insulation.** Additional insulation, especially in unheated areas, can help stop your pipes from freezing and bursting.
- **Check your seals.** Inspect the seals around your shower, bathtub, sinks, and toilets. If they're worn or patchy, update them with new caulk or sealant.
- **Protect your basement.** Basements are particularly vulnerable to water damage. Consider waterproofing your basement by applying sealants to walls and floors. You can also install a French drain system, which redirects excess water away from a specific area.

- **Reduce the risk of mold.** Use a dehumidifier to keep moisture levels in check and inspect regularly for signs of mold or mildew.
- **Replace outdated piping.** Upgrade old pipes to modern materials to prevent leaks and water damage. Replacing outdated piping can save you from costly repairs and keep your home safe and dry.
- **Locate your water shut-off valve.** Knowing how to quickly shut off your home's main water supply can prevent extensive damage in the event of a significant leak or burst pipe. Familiarize yourself with the valve's location and ensure all household members know how to operate it.

Expert tips to stop water damage originating OUTSIDE your home.

- **Declutter your gutters.** Clean out any leaves and sticks to prevent water backup, especially during the fall season.
- **Keep downspouts clear.** Clear downspouts of any debris and ensure they're long enough to direct water away from your house.
- **Inspect your roof/chimney.** Your roof is your first defense against water damage, so inspect it regularly for damaged shingles, cracked flashing, and other wear.
- **Check seals around doors and windows.** Check and reseal gaps around windows and doors to stop water seepage and improve energy efficiency.
- **Check sprinklers and irrigation systems.** Look for leaks, clogs, and misaligned heads. Proper maintenance can prevent water damage to your home's foundation and landscaping.
- **Seal cracks and gaps in the foundation.** See a crack or hole? Fill it to prevent large-scale water damage or call a contractor to help.
- **Maintain the landscaping around your home.** Trees and shrubs can pose a risk to your home's foundation and plumbing if their roots penetrate the soil around your home. Keep exterior shrubbery 20 feet away from drainage and pipes. Trim trees and be cautious when planting new ones near your house.
- **Have a neighbor as a contact.** If you're traveling, have a trusted neighbor as a contact. In the event of heavy rainfall, weather emergencies, or other alerts, they'll be able to check in right away. This can help stop water damage from getting worse while you're traveling back home.

After implementing these insider strategies to prevent water damage to your home, the next step is to review your homeowner's insurance policy. Make sure you understand what types of water damage are included and explore any additional coverages you may need. To discuss your specific options, talk to a local, independent agent today.

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