CATHOLIC MUTUAL CANADA
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Catholic Mutual Canada - CARES

Preventing Water Damage Claims

- **Sump pump –**Battery-operated back-up sump pumps with alarm can offer a degree of protection against power failure or failure of the primary pump. A generator can also be used to power the pump in case of a power failure. It is recommended all sump pumps be tested before the start of each wet season to ensure it is in working order. Sump pumps are not intended to last more than 10 years and must have some components replaced or serviced within those 10 years.

- **Back-Water Valve** - Consider installing a back-water valve within the private drainage system (and/or storm drainage system) to prevent the sewer from backing up into your basement. Back-water valves need to be installed properly. They require frequent inspection and maintenance to ensure proper performance and to eliminate the risk that the valve may cause a build up of pressure that may cause structural damage to floors or walls.

- **Flood drain Plug** - Consider a flood drain plug to prevent the flow in or out of the drain. However, be cautioned that in sewer overflow conditions, the plug may cause a build-up of pressure that may cause structural damage to the floor or walls.

- **Hot Water Tanks –** Most water tanks last 10-15 years. Wet spots on the floor or a rusted tank may signal a problem. It is recommended that hot water tanks should be installed on the lowest level of the building, and always near a floor drain. If installed above or adjacent to finished spaces, the hot water tank should be placed inside a drain pan with the drain pan piped to the floor drain.

- **Washing Machines –** Inspect washing machine hoses regularly for wetness around hose ends and signs of bulging, cracking, or fraying. Replace the hose if a problem is found or every three to five years with a metal braided hose as part of a proactive maintenance program. If possible, attempt to leave at least four inches (or 11 centimeters) between the water connection and the back of the washing machine. This space will help reduce the chances that the hose will kink.

- **Air Conditioning –** At the start of the cooling season, have the A/C system serviced by a qualified contractor. Make sure their service includes inspecting and cleaning the air conditioner condensation pan drain line to keep it free of obstructions. Change the air filter on a regular basis.

- **Dishwasher –** Periodically, check under the sink to see if the hose connection to the water supply line is secure and is not leaking. Check around the base of the dishwasher for evidence of leaks. Look for discolored, warped, or soft flooring material or water damage to nearby cabinets.

- **Refrigerator –** If your refrigerator has an ice-maker, check the hose connection to make sure it is securely attached to the water supply line. The wet spot you see on the floor near the refrigerator may be melted ice cubes or it may be a crimped icemaker line about to burst.

- **Sink –** Recaulk around the sinks and pay attention to slow-draining pipes. This may indicate a partially blocked drain. Check the pipes under the sink for signs of water leaks.

- **Showers and bathtubs –** Discoloration or soft areas around floors and walls near showers or bathtubs may be your first indication there is a leak. Check caulking at joints where the walls meet the floor or the bathtub, looking for cracks or mold. If either is found, clean and remove loose material and apply new sealant. If the shower walls or floor are tiled, a leak may develop if there are cracks or missing areas of grout.

- **Toilets –** Placing inappropriate objects or too much toilet paper in the bowl can accidentally clog toilets, especially "low flow" toilets now required in homes. Hanging bowl deodorants are frequently the culprits. These objects can lodge deep in the plumbing system, and can block the line or create an obstruction that grease and other material can cling to – eventually causing blockage. In addition, some chlorine tablets cleaners may corrode some of the internal components, eventually leaking to a leak. Adequate heating in proximity to toilets is critical during winter months.

- **Basement Foundations/Floors –** It is recommended the basement foundation walls and floors have regular inspections. All wall and floor cracks should be monitored; any accumulation of water or signs of water should be investigated immediately. If necessary, a qualified contractor should be hired to make necessary repairs to exterior weeping tiles and/or foundation walls.

- **General Info -** Make sure everyone knows where the water shutoff valve is and how to one and close it. Shut off water at the main valve if you will be away from your home for several days or longer.

Eavestrough/Downspouts

- Clean debris from your eavestrough and inspect them regularly
- Consider purchasing an eavestrough shield if your eavestrough frequently fills with debris
- Downspouts should extend several feet away from the building to carry water away from the foundation

Other Outdoor/Indoor Items

- Fill in any low spots around the building so water drains away from the foundation
- Inspect caulking around windows and doors and replace as needed where cracked or deteriorated.

Preventative Hardware That Can Help reduce Water Damage

Fortunately, there are several water leak detection systems that can help you. The samples listed below are not endorsed by Catholic Mutual Canada. They are listed for your information and consideration purposes only. It is recommended that any product be considered for the purposes of reducing/eliminating water damage. Other products with the same or similar features may bring the same protection or benefits.

Water Alarms

- These systems are typically battery-operated, stand alone units.
- A moisture sensor is located on the device and will activate an audible alarm.
- Water alarms can be placed on the floor, under sinks and near appliances.
- Water alarms range in cost from $15-$75.
- This device is only beneficial if someone is inside the building, hears the alarm, and takes action to stop the leak.
- **www.zircon.com/SellPages/ScanAndSensor/LeakAlert/leakalert.html**

Individual Appliance Systems

- These systems are installed on a specific appliance and will automatically shut off the water supply in the event of a leak.
- In some cases, a qualified plumber may be needed
- Individual appliances systems range in cost from $50-$200. (see list on next page)
- **www.watts-regulator.com**

Whole-House Systems

- These systems feature a shut-off valve that is installed on the main water supply. When a leak is detected, the system will automatically shut off the entire water supply.
- Some models can be integrated with a local or central station security system.
- Whole house systems typically take between four to six hours to install. They cost between $500 to $1500 depending on the labour rate and size of the system. (see list below)
- **www.firstdetection.com/watercop/index.html**