

9 sources of water damage in your home

And your plan for prevention

A study conducted by the Institute for Business and Home Safety identified 9 areas in your home where water damage is most likely to occur. Stop the damage before it begins. By following Gulfstream's regular maintenance and inspection plan you can easily avoid costly, devastating damage to your home.

1 Plumbing

Homes 30 years old are 3 times as likely to have a plumbing supply or drainage problem.

Your plan for prevention:

Inspect pipes annually for condensation, leaks and corrosion. Call a plumber at the first sign of rust-colored water, backed-up toilets or sinks and cracked or warped floors.

▶ **Pay attention to your water bill. A big increase could indicate a leak.**

2 Roof

Roofs are the most frequent source of water damage, especially in regions prone to freezing and strong wind and hail.

Your plan for prevention:

Schedule a professional roof inspection annually. Request a detailed inspection report that includes the condition of the flashing, roof covering, parapets and drainage system.

Make repairs if 1) there are cracked, loose or missing shingles and granules, **2)** the flashing has deteriorated, particularly around the chimneys and vents and **3)** if pooling water is present.

In wind prone areas, consider an impact resistant roof that has passed the FM 4473 or UL 2218 standard.

3 Sump pump

Sump pumps can fail because of power outages, a clogged inlet screen or a faulty float switch.

Your plan for prevention:

Inspect the sump pump. Open the lid and remove any debris blocking the water inlet screen. Pour 5 gallons of water into the pump. As the float valve rises, the pump should turn on, discharging water through the outlet pipe. Inspect the outside outlet pipe to ensure water is flowing away from the home.

Prepare for power outages. Install a battery backup system, preferably one with a battery replacement warning. Replace batteries every 2-3 years.

▶ **While on vacation, turn off the main water supply line.**

4 Water heaters

75% of water heaters fail before they are 12 years old. The chance a water heater will leak or burst increases dramatically at 5 years old.

Your plan for prevention:

Schedule a professional plumbing inspection of the anode rod annually once the warranty has expired. The rod will eventually corrode and leave the tank vulnerable to damage.

Remove sediment by flushing the tank every 6 months. Sediment will build up faster in areas with hard water.

5 Shower

Over half of shower stall damage involves a faulty shower pan.

Your plan for prevention:

Test the shower pan annually. Block the floor drain. Fill the shower stall with 1 inch of water and mark the water line. After 8 hours, if the water level drops, contact a plumbing professional.

Inspect your shower every 6 months. Check for loose or cracked tiles or crumbling grout lines. Repair as needed.

6 Toilet

78% of water damage from toilets is caused by faulty supply lines, toilet flanges, fill valve assemblies or toilets that back-up & overflow.

Your plan for prevention:

Inspect the flushing mechanism every 6 months. The fill valve should shut off when the float reaches the proper level. Replace the flapper or fill valve assembly if you notice constant tank refilling when the toilet is not in use.

Inspect the supply line every 6 months. Ensure the connection to the valve is secure. Operate the valve to make sure the water supply will shut off. Replace if needed.

7 Sink

Nearly half of all water damage caused by sinks is due to a faulty plumbing line and costs approximately \$7,000 per incident.

Your plan for prevention:

Inspect sink plumbing every 6 months. Ensure connections are

secure and there is no corrosion or kinking of pipes, which could lead to pinhole leaks over time.

Know where the water shut-off valve is. Inspect the valve every 6 months to make sure the water supply will shut off.

8 Washing machine

Half of all washing machine water damage incidents are caused from a burst water supply line. Repair costs about \$6,000 per incident.

Your plan for prevention:

Inspect water supply line hoses every 6 months to ensure the connection to the valve is secure. If loose, hand-tighten first, then tighten an additional 2/3 of a turn using pliers. Leave a 3-4 inch gap between the washing machine and wall to avoid kinking. Check hoses for kinks, cracks, or blisters commonly found near the hose connection. Replace hoses every 5 years and consider braided stainless steel hoses.

▶ **Never run the washing machine while not at home.**

9 Icemaker

73% of losses involving icemakers were caused by a supply line hose failure.

Your plan for prevention:

Make sure the icemaker supply line hose is properly installed. Tightly connect the hose to the valve, but avoid over-tightening. Leave a 3-4 inch gap between the refrigerator and wall to prevent the hose from crimping. Inspect hose every 6 months.

This brochure is not an insurance policy. It highlights safety precautions you can consider to help protect you and your property. Suggested precautions may not be effective in every circumstance. Please use good judgement on what's appropriate.

Gulfstream
Property and Casualty
Insurance Company

SOUND PROTECTION FOR THE UNEXPECTED™

www.Gulfstream-Ins.com