

Water, Water, Everywhere...

...but not a drop to drink

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Water is one of the most frequent and one of the most damaging of all types of homeowner's claims, yet it is also one of the most preventable. There are many benefits to taking the necessary steps to prevent water damage in your home:

- You will not have to pay a deductible
- You will not be inconvenienced by waiting for a water clean-up crew
- You will not lose irreplaceable items (such as baby pictures, etc.)
- You will not pay surcharges or be placed in more expensive rating tiers for your Homeowner's Insurance
- You will not have to disclose former water damage to prospective home buyers if you choose to sell your home

Got the picture? It is simply better to prevent a claim from occurring - *even* if insurance covers it. The chief cause of water claims is neglect and/or procrastination. For example, if the toilet runs because it needs a new "flapper" or a new ball cock, it's no problem (aside from the high water bill). At least, it's no problem until the toilet becomes clogged! Now, the water that was draining is now overflowing and bringing the kitchen ceiling down to the kitchen floor and will result in a huge claim - simply due to neglect or procrastination. Do NOT let this happen to you! When you hear water running through the toilet or if it refills on its own, get it fixed immediately!

Are you going away for a vacation? Don't forget to turn off the water main in your basement and, in the cooler-weather months, drain the system (in case heat shuts off). Some other ideas to help prevent water damage are:

- Never start a load of laundry or dishes and leave the house.
- Change the supply hoses to your clothes washer at least every 5 years
- Keep outside stairwells clean of leaves and debris so that water cannot accumulate and find its way under the basement door (by the way, this is NOT a covered claim)
- Check your water heater as it typically lasts 10-14 years (if you have it changed at the first sign of age, you will save yourself a big headache and a deductible for the damage it does!)
- Shut off water to outside water faucets before the first freeze of the winter
- Clogged gutters can also cause water damage. Have them cleaned regularly.

Each year, water damage costs homeowners billions of dollars in claims and deductibles. What is even more unsettling is the large number of valuable household items that simply cannot be replaced and all your time and effort that cannot be recovered. That's why prevention is so important. Of course, we can't guarantee that you'll never experience water damage, but knowing the facts about preventing damage may help protect your home in the future.