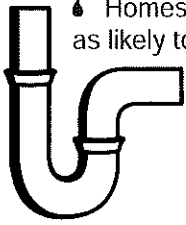


Plumbing Supply & Drain Systems

STUDY FACTS:



- Homes 30 years old were three times as likely to have a plumbing supply or drain problem.
- Homes in the South, where plumbing is usually beneath the slab, were twice as likely as their northern neighbors to have supply system problems.

LOSS PREVENTION AND MAINTENANCE TIPS:

- Visually inspect plumbing pipes annually, look for condensation around the pipes or an obvious leak and corrosion.
- Pay attention to your water bill. A significant increase could indicate a leak.
- Call a plumber at the first signs of rust-colored water, backed-up toilets or sinks and cracked or warped flooring.
- Insulate pipes in attics, basements and exposed exterior pipes to avoid freezing.
- During periods of freezing weather, open cabinet doors to expose pipes to warm air.
- Disconnect garden hoses when freeze warnings are issued.

Refrigerator Ice makers

STUDY FACTS:

- 73% of losses involving an icemaker were caused by the failure of the supply line hose.
- 10% of incidents involved new refrigerators and were linked to improper installation.

LOSS PREVENTION AND MAINTENANCE TIPS:

- Proper installation of the icemaker supply line hose is important to avoiding water damage.
- Tightly connect the hose to the valve. Avoid over-tightening.

- Inspect the hose every six months. Ensure the valve connection is secure and check for kinks.
- If kinks are present, replace the hose.
- Leave a 3- to 4-inch space between the back of the refrigerator and the wall to prevent the hose from crimping.
- When pulling the refrigerator out for cleaning or service, avoid getting the hose caught beneath the wheel.
- Locate the water shut-off valve.
- Inspect the valve every six months to make sure the water supply will shut off. Replace the valve if needed.

Roof Leaks

STUDY FACTS:

- Roof leaks were the most frequent source of water damage in the study.
- The likelihood of a roof leak was even more common in regions where freezing weather, severe wind and hail are frequent.

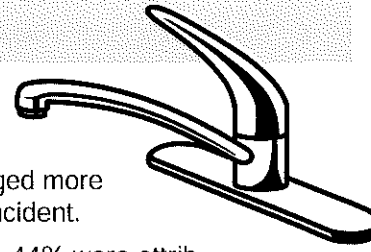
LOSS PREVENTION AND MAINTENANCE TIPS:

- Have a professional roof inspection annually.
- Request a detailed inspection report that includes the condition of the flashing, roof covering, parapets and drainage system.
- Repairs are needed if there are cracked or missing shingles or loose or missing granules; if flashing has deteriorated, particularly around chimneys and vents; or if pooling water is present.
- In areas prone to freezing and heavy snow fall, insulate to prevent heat from entering the attic space.
- In areas prone to wind and hail, consider an impact-resistant roof covering that has passed the FM 4473 or UL 2218 standard.

Sinks

STUDY FACTS:

- Water damage from a sink averaged more than \$7,000 per incident.
- Of these incidents, 44% were attributed to faulty plumbing supply lines.



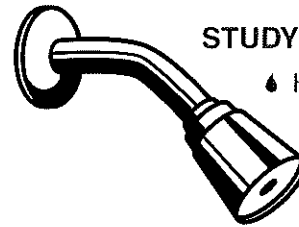
LOSS PREVENTION AND MAINTENANCE TIPS:

- Inspect plumbing beneath sinks every six months.
- Ensure connections are secure and there is no evidence of corrosion on the pipes.
- Look for kinks in copper or plastic pipes. These could lead to pinhole leaks over time.
- Locate the water shut-off valve.
- Inspect the valve every six months to make sure the water supply will shut off. Replace the valve if needed.

Shower Stalls

STUDY FACTS:

- Homes more than 20 years old were 37% more likely to have water damage involving a shower.
- More than half of the shower stall water damage incidents involved a faulty shower pan.



LOSS PREVENTION AND MAINTENANCE TIPS:

- Inspect tile and grout every six months, paying attention to loose or cracked tiles and cracked or crumbling grout lines. Repair as needed.
- Test the shower pan annually:
 - Block the floor drain.
 - Fill the shower stall with approximately one inch of water

- Use a pencil to mark the water line.
- Leave the water standing in the shower pan for eight hours.
- If the water level decreases, contact a plumbing professional.

Sump Pump

STUDY FACTS:

- Power outages were the cause of 18% of water damage incidents involving a sump pump.
- Another 40% of incidents were attributed to things such as a clogged inlet screen or a faulty float switch.

LOSS PREVENTION AND MAINTENANCE TIPS:

- Follow the manufacturer's recommendations for sump pump maintenance. These vary from running the sump pump every two to three months to a yearly cleaning before the rainy season.
- To inspect the sump pump:
 - Open the lid and remove debris that may be blocking the water inlet screen.
 - Pour approximately five gallons of water into the pump and watch the float valve rise.
 - As the float valve rises, the pump should turn on and the water should discharge through the outlet pipe.
 - Go outside and inspect the outlet pipe. Water should be flowing from the pipe and away from the home.
 - If the sump pump fails to operate during this inspection, contact a plumbing professional.
- Install a battery backup system.
 - Choose a system with a battery replacement warning.
 - Replace batteries every two to three years.

Toilets



Risk Factors:

- Water damage from toilets costs \$2,000 to \$10,000 per incident.
- 78% of incidents were caused by faulty supply lines, toilet flanges, fill valve assemblies or toilets that backed up and overflowed.

LOSS PREVENTION AND MAINTENANCE TIPS:

- After flushing, remain in or near the bathroom until the fill valve has finished refilling the bowl.
- If the bowl or tank begins to overflow, turn off the water at the supply valve.
- Inspect the flushing mechanism inside the toilet every six months.
- The fill valve should shut off when the float reaches the proper water level.
- Replace the flapper or fill valve assembly if you notice intermittent or constant tank refilling when the toilet is not in use.
- Inspect the supply line every six months.
- Ensure the connection to the valve is secure.
- Operate the valve to make sure the water supply will shut off. Replace if needed.

Washing Machines

STUDY FACTS:

- A burst water supply line caused half of all water damage incidents involving washing machines.
- On average, these incidents caused more than \$6,000 in damage.

LOSS PREVENTION AND MAINTENANCE TIPS:

- Turn supply valves off when not in use.
- Consider installing a lever-type valve that is easy to operate between uses.

- Do not operate the washing machine while the home is unoccupied.
- Leave a 3- to 4-inch gap between the back of the washing machine and the wall to avoid kinking the hose near the valve connection.
- Inspect the water supply line hoses every six months.
- Ensure that the connection to the valve is secure, but avoid over-tightening.
 - Hand tighten first.
 - Then tighten an additional 2/3 of a turn using pliers.
- Check the hoses for cracks, kinks or blisters, which are most commonly found near the hose connection.
- Washing machine manufacturers recommend replacing washing machine hoses every five years.
 - Consider reinforced braided stainless steel hoses.

Water Heaters

STUDY FACTS:

- The chance a water heater will leak or burst begins to dramatically increase when it is 5 years old.
- Three-quarters of all water heaters fail before they are 12 years old.

LOSS PREVENTION AND MAINTENANCE TIPS:

- Have a professional plumbing inspection of the anode rod at least once every two years and 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 six months. Sediment will build up faster in areas with hard water.

Quick Tips for Preventing Water Damage

Water damage can result in the loss of valuables and disrupt your life. A study by the Institute for Business & Home Safety (IBHS) identified 10 areas where proper maintenance can help a homeowner avoid experiencing such a loss.

Institute for Business & Home Safety®

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The Institute for Business & Home Safety's mission is to reduce the social and economic effects of natural disasters and other property losses by conducting research and advocating improved construction, maintenance and preparation practices.

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