



REDUCING RISK **WATER DAMAGE**

Being aware of the common causes of water damage and maintaining your appliances can save you the expense of repairs. Water runs in many places inside and outside your home, leaving many opportunities for water damage – especially in the winter.

Many reported claims involving water losses are avoidable. We want you to be aware of potential water hazards in your home. Here are some simple steps to take to reduce those risks and have a safer home.

Prevent Frozen Pipes & Freeze Damage

Snow and ice can cause serious problems for homes in cold weather – including frozen pipes. Here are some tips to prevent freeze damage:

- Insulate exposed pipes – especially those in a garage, basement or attic. There are several coverings you can use, including fiberglass and foam rubber sleeves. Be sure to choose one with an appropriate fire safety rating.
- If you believe a particular pipe is at risk on a cold night you can always leave the faucet open, letting water drip slowly. The open faucet will relieve excess pressure and prevent the possibility of a burst pipe.
- Keep the attic well ventilated and well insulated to prevent ice dams.
- Caulk any holes, gaps or cracks in walls that may allow cold air into your house.
- Make sure doors and windows have a proper seal to prevent cold air from entering.
- Disconnect garden hoses. Install faucet covers and shut off the water supply to outside faucets.

If you do find a frozen pipe...

- Don't use propane or a welding torch to melt the ice on a pipe. Instead use a hairdryer.
- If a pipe has frozen, don't keep the water flow on. (shut the water off)
- If a pipe has burst, don't let it thaw before you repair the pipe.



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**North Country
Insurance Co.**

Plumbing Pipes

- Pay attention to your water bill. A significant increase could mean a leak.
- To avoid freezing, insulate pipes in attics and basements, as well as exposed exterior pipes.
- Visually inspect plumbing pipes annually. Look for condensation around the pipes or for corrosion and obvious leak.
- Call a plumber at first signs of rust-colored water, backed-up toilets or sinks and cracked or warped flooring.

Roof

- Have a professional roof inspection annually. Request detailed report that includes condition of the flashing, roof covering, parapets and drainage system.
- Repairs are needed if there are cracked or missing shingles, loose or missing granules, deteriorated flashing around chimneys and vents, or pooling water.
- In areas prone to freezing and heavy snowfall, insulate to prevent heat from entering the attic space.

Sump Pumps

- Follow manufacturer's recommendations for maintenance, which may vary from running pump every two to three months to yearly cleaning before rainy season.
- Install battery backup system and choose a system with battery replacement warning.
- Replace batteries every two to three years.

Toilets

- Replace the flapper or fill-valve assembly if you notice intermittent or constant tank refilling when 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.

Water Heaters

- Have a professional inspect the anode rod at least once every two years and annually once the warranty has expired. The rod will eventually deteriorate.
- Remove sediment by flushing the tank every six months. Sediment will build up faster in areas with hard water.

Water Supply

- Shut off water supply to structure when leaving for extended periods of time.
- Drain plumbing systems from water and properly winterize systems before leaving property for cold weather seasons.

Washing Machines

- Turn supply valves off when not in use.
- Do not operate the washing machine while the house is unoccupied.
- Inspect the water supply line hoses every six months, checking for cracks, kinks or blisters, which are most commonly found near the hose connections.
- Consider reinforced braided stainless steel hoses.



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