

HOMEOWNER SAFETY TIPS

Water damage accounts for \$11 billion (40%) of Homeowner claims each year, making it one of the most common causes of losses, according to Loretta Worters, spokeswoman for the Insurance Information Institute in Washington. Many of those claims are rooted in minor maintenance issues such as frayed washer hoses, faulty toilet valves, leaking water heaters, broken supply hoses and corroded pipes. The failure of a \$3 hose can cause thousands of dollars in damage.

The average cost of damage caused by a broken washing machine hose is \$6,000. Water damage claims from leaky toilets—most of which can be fixed with about \$10.00 in materials—range from \$2,000 to \$10,000. For example, a washer hose can release over 14,000 gallons in a 24-hour period. A toilet supply line will release over 3,000 gallons in a 24-hour period and an icemaker will release over 700 gallons in 24 hours.

Homeowners should:

*Check the hoses going to the washing machine every six months. Look for signs of fraying or rust around the coupling. If anything looks suspect replace the hose. These should be replaced every 2 years. New stainless braided hoses may last longer.

*Turn off the washing machine supply valves when you go on vacation. (Remember 14,000 gallons in 24 hours!)

*Never leave the washing machine or dishwasher on when you go out

*Inspect the pipes under the sink for condensation or corrosion

*Stains on ceiling or walls can be a sign of leaky plumbing behind the walls--have the source identified right away.

*Call a plumber immediately if there's rust in the tap water or if you detect cracked or warped flooring.

*Be on the lookout for big changes in your water bill. A significant hike can be the first indication of a costly leak.

*Inspect your water heater at least once a year. The typical unit last 10 to 12 years, experts say. If you see signs of corrosion or leaks, it may be time for a replacement.

*Find the water shut-off valve for the entire house and mark it so the water can be shut off quickly in an emergency. Make sure your neighbors or house sitter knows where the shut off valves are located.

**"Exercise" cut off valves (turn on and off to loosen corrosion and to make sure they work)

*Icemaker lines should be copper not plastic and have a shut off valve

*Air conditioner pans should drain freely--check for blockage

If you do have a water loss you should:

1. Locate the source and stop the flow of water to that location
2. Check for hazards, for example, slippery floors, etc. Beware of electric shock- cut off power at breaker
3. Move soon-to-be wet items first
4. Do not open, unfurl or unfold anything wet (you may do more harm)

Water claims are expensive (just think about the deductible) and very inconvenient.

PREVENTION IS THE KEY