



Personal Risk Services

Preventing Water Damage

Keeping a home safe from water damage is a necessary part of homeownership. Knowing the signs for water damage inside and outside of your home can help you avoid big repair bills as well as time and trouble later.

Depending on your comfort level with DIY projects, some of these steps can easily be done over a weekend or by calling a professional contractor or plumber.

Outside the Home:

- Check gutters for general maintenance and clear debris. All downspouts should direct water at least five feet away from the home.
- Install adequate drainage around your home. Check the grading which should direct water away from the home.
- Ensure there are no plants with invasive roots near the home. These roots can damage plumbing systems and home foundations.
- Check all windows and doors for dried or cracked caulking.
- Check your yard for soft, wet spots that could be indicative of a leaking water line.
- Check to ensure no tree limbs are capable of scraping the roof. The limbs can damage the roof cover and lead to leaks.
- Check the attic and ceiling areas of the home for any wet spots. Newer wet spots do not start to stain until they have begun to dry so be vigilant during or just after large rainstorms or snowstorms.
- During winter storms that can cause snow accumulation on the roof, check for ice dams that can cause leaks.
- Protect exposed, outside pipes from freezing temperatures.
- Identify the location of the water shutoff valve to the home.

Inside the Home:

- Regularly check water usage via your water bill. Look for abnormalities in the amount of water used. If something seems suspect, discuss with your water billing company.
- If you have a basement with a sump pump, ensure the pump is working properly and has battery back-up power.
- If you have a basement but do not have a sump pump, consider having one installed.
- Check caulking around sinks and bathtubs. Remove and replace all old, shrunken, and cracked caulking.
- Replace your washing machine hoses with steel braided hoses. They last much longer, are less prone to leaks, and can be installed in a matter of minutes.
- Inspect all water heaters in the home. Have regular maintenance performed on the units at least once a year, per the manufactures' directions.
- Don't dump cooking grease down the drain, it can clog pipes leading to potentially major water damage and/or costly plumbing repairs.



- Regularly check under and around sinks, toilets, and appliances that use water. Look for swelling, discoloring, or soft spots that can be signs of a water leak.
- If your home has plumbing next to an outside wall, ensure proper steps are taken to prevent pipes from freezing in cold weather.
 - Turn on water to a slow trickle to keep water flowing.
 - Open cabinets when possible to allow the warmer inside air to circulate around pipes.
 - If away from home for a prolonged period of time, empty water from the home's plumbing system and keep temperature at 55° F.

QBE North America

Wall Street Plaza
88 Pine Street
New York, NY 10005

Tel: 212.422.1212
Fax: 212.422.1313
qbena.com

 @QBENorthAmerica

QBE and the links logo are registered service marks of QBE Insurance Group Limited. © 2017 QBE Holdings, Inc.