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Protecting Your Home from Water Damage

Whether caused by prolonged rain, heavy snowfall, old appliance hoses, frozen or corroded pipes, or even clogged drains, water damage is not only inconvenient, but also costly. Routine inspection and maintenance can help you keep water where it belongs. Use the following tips to identify potential problem areas in and around your house. While you can't control Mother Nature, preventive household measures can minimize the possibility of water damage and costly repairs.

Protecting Your Home's Interior

Know Your Water Supply

- **Water Shutoff Valves.** Know where shutoff valves for the main water supply, certain appliances, sinks and toilets are located in your home. In the event of a leak, this will enable you to quickly shut off the appropriate valves before calling a plumber. Consider shutting off your water supply if you will be away from home for a week or more.
- **Plumbing Pipes.** Inspect your plumbing water lines and waste lines for leaks, damage or corrosion. If you notice problems, hire a licensed plumber for further inspection and repairs.

Maintaining Major Appliances

- **Water Heater.** The average lifespan of a water heater is 7-10 years. If you notice puddles around your water heater, it should be replaced. Hire a licensed plumber to inspect and flush your water heater annually.
- **Appliance Water Hoses.** Washing machines, dishwashers, icemakers, air conditioners and garbage disposals all use water to operate. Inspect these appliances for leaks, and periodically replace the supply hoses. Shut off the water supply to the washing machine before leaving your home for an extended period of time.

- **Moisture-Producing Appliances.** Vent your clothes dryer, stove and kerosene heater outside where possible. Use exhaust fans or open windows when cooking or running the dishwasher.
- **Sump Pumps.** If your basement is prone to leaks or flooding, a sump pump is the best defense. It's important to keep it well maintained and tested regularly. Most sump pumps last about 10 years. Follow the manufacturer's suggestions for testing and optimal operation. The areas around the pump should be clear of debris. A battery backup is recommended to ensure proper operation during power outages.
- **Humistat.** Keep indoor moisture low (ideally between 30-50% relative humidity). Consider purchasing an inexpensive humidity meter, available at local hardware stores.
- **Air Conditioner.** Keep drip pans clean and the drain lines unobstructed and flowing properly.

Other Areas

- **Bathrooms.** Check caulking around tubs and shower stalls to ensure that a watertight seal is maintained. To reduce moisture, use an exhaust fan or open a window while showering.
- **Basement.** Periodically inspect your foundation walls and floors for cracks that might allow water seepage, especially if you live in an older home or an area with poor soil drainage. Avoid storing valuables in your basement. For household supplies and other inexpensive items, use storage racks or shelves to elevate items several inches above the floor.
- **Attics** Ensure there is adequate ventilation in all attic and overhang areas to prevent leaks.

This newsletter is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel or an insurance professional for appropriate advice.

Protecting Your Home's Exterior

Inspect Your Home's Roofing

- **Roof.** Missing, worn or broken roofing materials may allow water to penetrate and deteriorate the roof structure. Inspect your roof periodically, especially after severe storms. Contact a licensed roofer for further evaluation and repairs.
- **Roof Flashing.** Flashing is located at the intersection of all roof and wall lines, as well as along chimneys and roof valleys. Flashings may separate from adjacent surfaces and allow water to leak inside. A licensed roofer can inspect these areas and make necessary repairs.
- **Ice Damming.** If you live in a cold climate, ice may form under snow that accumulates on the roof and overhangs, causing water to backup and leak into your attic and home. To prevent this problem, be sure there is adequate ventilation in all attic and overhang areas. If possible, clear heavy accumulations of snow from the roof.

Other Exterior Areas

- **Gutters/Downspouts.** If you live in a wooded area, falling leaves may clog the gutters and lead to water backup that could damage your exterior siding. In late fall, have all gutters and downspouts cleared of leaves and debris.
- **Grade of Property.** Soil should be graded from the foundation so that water flows away from the house during heavy rain or snow.
- **Outdoor Hoses.** Turn off exterior hose bibs during the winter or if you will be away from home for a long time.
- **Window Wells.** Check basement window wells to ensure that they are clear of leaves and other debris. Consider installing window well covers.
- **Windows/Doors.** Inspect windows and exterior doors for proper caulking and weather stripping.
- **Exterior Paint/Siding.** Periodically check for peeling and cracking.

- **Terraces/Balconies.** Regularly inspect terraces and balconies. Old or inferior flashing at the intersection of an outdoor terrace or balcony, located above a living area with a vertical exterior wall, can cause water leakage during heavy rain or wind.
- **Exterior Drains.** Regularly remove all leaves and other debris from exterior patio drains.

Protecting Vacation/Seasonal Homes

At the end of the vacation season or when you close your seasonal/vacation home for a length of time, shut off the water and have all water pipes drained by a licensed plumber. The plumber should also inspect all water lines, the water heater and appliances that use water.

Water Detection Devices

Consider installing water detection devices throughout your home. These systems can detect even small amounts of water. They can be wired into a centrally monitored alarm system that will notify you in the event of a leak.

- **Leak Detection Systems.** Unfortunately, you can't be home all the time to detect water leaks. Consider new technology that uses strategically placed water sensors that are electronically tied to a shut-off valve on your main water line. When one of these sensors is activated due to a leaking pipe or an appliance overflow, the shut-off valve closes and prevents additional water flow. A water leak detection system can also be wired into a centrally monitored alarm system.
- **Water Flow Sensors.** A broken water line or a frozen pipe could result in water flowing into your home – often unnoticed for a long period of time. A flow sensor can be installed on your home's main water line. The sensor is programmed to allow continuous water flow based on your water needs during a given time. If the flow of water exceeds this programmed amount of time, a valve will close to stop the flow of water. These sensors can be programmed for varying times, depending on whether you are home or away for an extended period of time.
- **Low Temperature Sensors.** Frozen water pipes are a common source of water damage. If you have a centrally monitored alarm system, consider having low temperature sensors installed as part of the system. This is especially important for seasonal homes or homes in colder climates.

- **Sprinkler Systems.** If your home has an indoor sprinkler system as a means of fire protection, a licensed contractor should inspect it at least once a year. The system should include a water flow alarm, preferably as part of a centrally monitored alarm system.

Five Tips for identifying water damage in your home

1. Inspect Plumbing Lines/Systems.

- Check for plumbing fixtures located on exterior walls of the home. Plumbing that runs through an outside wall to supply a tub or sink is prone to freezing, and pipes may burst in cold climates.
- Make sure there are water pans under washing machines, hot water heaters, air conditioning units and water-bearing appliances located in or above finished living areas.
- Conduct visual inspections to check for corrosion around pipe connections.
- Check under sinks for leaks and signs of water.

2. Check the Basement and Mechanical Equipment.

- Hot water heaters have a 10- to 13-year life span. The manufacturer's date is located on a date stamp or by identifying the first four characters of the serial number (month and year).
- Look for a water pan under the hot water heater (especially if located in a finished area) that will prevent any leak from affecting finished areas.
- Sump pumps need regular maintenance and testing to ensure optimal operation. Test the sump pump by pouring five gallons of water in the sump hole.
- Look for battery backup for the sump pump to ensure that it will continue to operate in case of a power outage.
- Look for water stains on basement walls and floors.

- Look for pipe insulation in unheated areas.
- Conduct a visual inspection of the HVAC system. A tag or sticker should indicate dates of recent service performed.

3. Observe the "Details" of Interior Maintenance.

- Inspect the caulking around bathroom fixtures. Missing or loose caulk can lead to water seepage.
- Assess the condition of grout in tile. Look for missing grout or signs of mold.
- Look for water stains on ceilings, walls and floors. Shining a bright light against walls will show imperfections that paint has covered.
- Check the heating system filter to see if it is present and clean.
- Look for cracks in drywall, especially around doors and windows.
- Look inside sinks for staining as a sign of leaky faucets.

4. Look for Points of Exterior Water Intrusion.

- Visually inspect the roof for worn or curled shingles.
- Gutters/downspouts should be clear of debris. Water from downspouts should flow away from the foundation.
- Look for deterioration of sills and moldings around windows and doors.
- Look for rust and corrosion around the chimney cap.

5. Assess the Landscaping and Slope of the Property Around the Home.

- The house should be located on the highest point of the land with ground sloping away from the house.
- The soil directly against the house should slope away from the foundation.
- Look for open exposure on the wind-facing side of the house. Plumbing on this outside wall is most prone to freezing.



Property Claim Instructions

In the unfortunate event that you sustain property damage, please report the claim to our office and follow the guidelines listed below:

1. Protect property from further damage.
 - Cover the property if it is exposed to the elements.
 - Make temporary repairs, if reasonable and necessary, to protect the property from further damage.
 - Maintain a record of all expenses incurred.
 - Separate damaged from undamaged personal property.
2. Take photos of damage (if possible).
3. Prepare an inventory of damaged person property.
 - List quantity, description, and value.
 - Attach bills, receipts, estimates, and related documents.
4. Retain damaged property until a claims adjuster approves its disposal (unless a danger to safety exists).
 - The adjuster may need to inspect the property.
 - The insurance company may be able to salvage the damaged property.
5. Notify police in the case of theft.
6. Expect to be contacted by the claims adjuster within two working days. Please call Colburn Group if you have not been contacted within that timeframe.
 - If the damage significantly affects your continuing operations, we will request that the insurance carrier expedite your claim.
 - Please let us know immediately if your circumstances change and this loss will have a greater impact on your business than originally anticipated.
7. Be prepared to provide additional information as requested by the claims adjuster.

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