

5 EASY WAYS TO PREVENT WATER DAMAGE - Legacy Underwriting Managers

Notebook: First Notebook

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The majority of insurance policies for homeowners only cover basic water damage claims up to the purchased limit, but by preventing water damage you can save yourself the hassle of going through the claims process.



5 suggestions for preventing water damage in and around your home:

1. Be careful where you plant

Some plants and trees, like weeping willows, have dreadfully invasive roots. If you are not careful, they can grow into your sprinkler system, drainage pipes, and septic tanks – therefore, plan before you plant to keep roots away from any water lines.

2. Clean out roof gutters

Take a safe climb up to your roof and inspect your gutters – if you see plenty of

leaves, birds' nests, sticks and whatnot, your gutters may not be doing their job. On a rainy day, a clogged gutter can send water spilling into your home's foundation or through the roof into your home. That could cause some serious water damage – a good reason to keep the gutters clean! If the gutters are too high, be safe and get a professional to check and clean them.

3. Keep an eye on your water bill

With so many water pipes hidden behind walls and in the floors of your home, you might not know there's a leak until the damage is done. That is why it is always a good idea to keep a close eye on your monthly water bill. If you receive one that is uncommonly high, it is usually a good sign that you may have a leak somewhere.

4. Use a drain snake instead of unclogging chemicals

No matter how clean you are, from your shower to your kitchen sink, clogging is going to happen. You have probably used a powerful drain cleaner to get things moving again, but as convenient as they may be, those chemicals can damage your pipes. A good alternative is a drain snake, a long flexible tube used to dislodge clogs in plumbing - they can cut through most of the clogs without damaging pipes or making your eyes red and teary.

5. Never pour grease down your sink

You should definitely avoid pouring grease down your kitchen sink, even if you flush it with hot or cold water. It can still congeal and cling to your pipes, and cause serious damage and blockage. The safest thing to do is just to pour your grease in an empty can, and either let it sit or put it in the refrigerator. Once it hardens you can throw it in the trash to get rid of it.