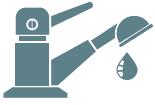


SINKS



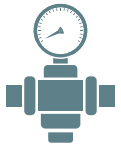
Water damage from a sink averaged more than \$7,000 per incident. Of these incidents, 44% were attributed to faulty plumbing supply lines.

TOILETS



Water damage from toilets costs \$2,000 to \$10,000 per incident. 78% of incidents reviewed in the IBHS study were caused by faulty supply lines, toilet flanges, fill valve assemblies, or by toilets that backed up and overflowed.

WATER HEATER



The chance a water heater will leak or burst begins to dramatically increase when it is 5 years old. 75% of all water heaters fail before they are 12 years old.

PLUMBING SUPPLY AND DRAINS



Homes 30 years old were 3 times as likely to have a plumbing supply or drainage problem.

WHAT TO DO IN THE EVENT OF A LOSS:

1. Shut off water supply to minimize any additional damage.
2. Contact Tower Hill or your agent to report your loss and be referred to a water extraction vendor in your area.

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WATER DAMAGE PREVENTION: HOW TO PROTECT YOUR HOME



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Water damage can result in the loss of valuables and disrupt your life. A study by the Institute for Business & Home Safety (IBHS) identified some areas where proper maintenance can help you avoid experiencing such loss.

ROOF LEAKS



Roof leaks were the most frequent source of water damage in the study. The likelihood of a roof leak was even more common in regions where freezing weather, severe wind, and hail were frequent.

Roof repairs are needed if:

- The roof has cracked or missing shingles or loose or missing granules.
- Flashing has deteriorated, particularly around chimneys and vents.
- Pooling water is present on the roof.



WASHING MACHINES



In the IBHS study, a burst water supply line caused half of all water damage incidents involving washing machines. On average, these caused more than \$6,000 in damage per occurrence.

Water Damage Prevention Checklist

(please check box if performed)

- Locate your home's main water shut-off valve.

ROOF LEAKS

- Have a professional roof inspection annually.
- Request a detailed inspection report that includes the condition of the flashing, roof covering, parapets, and drainage system.
- Ensure downspouts are free of debris.

WASHING MACHINES

- Turn supply valves off when not in use, and when leaving for extended periods of time (e.g. vacation).
- Consider installing a lever-type water shut-off valve that is easy to operate between uses.
- Only operate washing machine while someone is home.
- Inspect water supply line hoses once a year for cracks, kinks, or blisters.
- Leave a 3 to 4 inch gap between the back of the washing machine and the wall to avoid kinking the hose near the valve connection.
- Ensure that the connection to the valve is secure. Avoid over-tightening by tightening first by hand, then tightening an additional 2/3 of a turn using pliers.
- Washing machine manufacturers recommend replacing washing machine hoses every 5 years. Consider replacing standard hoses with reinforced braided stainless steel ones.

SINKS

- Inspect plumbing beneath sinks every 6 months.
- Ensure connections are secure and there is no evidence of corrosion on the pipes.
- Look for kinks in copper water lines. These could lead to pinhole leaks over time.
- Locate the water shut-off valve.
- Inspect the valve every 6 months to make sure water supply will still shut off. Have valve replaced if needed.

WATER HEATERS

- Have a professional plumbing inspection at least once every 2 years, and annually once the warranty has expired. The rod will eventually corrode and leave the tank vulnerable to damage.
- Remove sediment by flushing the tank every 6 months. Sediment will build up faster in areas with hard water.

TOILETS

- After flushing, remain in or near the bathroom until the fill valve has finished refilling the bowl. If the bowl or tank begins to overflow, turn off the water at the supply valve.
- Inspect the flushing mechanism inside the toilet every 6 months.
- Replace the flapper or fill valve assembly if you notice intermittent or constant tank refilling when the toilet is not in use.
- Inspect the supply line every 6 months. Ensure the connection to the valve is secure.
- Operate the valve to make sure the water supply will shut off. Replace it if needed.
- Replace supply lines with reinforced braided stainless steel hoses.

PLUMBING SUPPLY & DRAINS

- Pay attention to your water bill. A significant increase could indicate a leak.
- When freeze warnings are issued, disconnect garden hoses and turn off outside faucets.
- Visually inspect plumbing pipes (drain & supply lines) annually, look for condensation around the pipes or an obvious leak and corrosion.
- Call a plumber at the first signs of rust-colored water, backed up toilets or sinks, or cracked or warped flooring.
- Insulate pipes in the attics, basements, and exposed exterior pipes to avoid freezing.
- During periods of freezing weather, open cabinet doors to expose pipes to warm air.