

What You Need to Know About Water Damage

ON THE RISE

Due to severe weather events, an aging infrastructure incapable of accommodating excess water flow, and the use of more water using appliances, water damage claims are on the rise.

WHAT ARE THE COMMON SOURCES OF WATER DAMAGE?

- Basement flooding from either sewer backup or sump pump failure
- Burst pipes from aging or frozen plumbing systems
- Leaks and overflowing of domestic water containers such as toilets, sinks, tubs, etc.
- Leaks and overflowing of domestic appliances such as dishwashers, hot water tanks, etc.
- Leaks from roof material due to heavy rain or plugged eaves trough
- Leak from home's foundation due to poor lot drainage or failure of weeping tile system

WHAT'S THE DAMAGE?

Property: Building, Contents, Resale Value of Home

Health: Mould, Mildew, Dampness

WHAT YOU CAN DO

BASEMENT

- Seal cement floors
- Utilize water proof padding under carpet
- Professionally repair foundation cracks
- Seal around windows and door wells
- Have backwater valve installed professionally
- Disconnect downspouts that are connected to sewer system
- Have downspouts extend 6 feet from foundation and away from the house
- Install proper weeping tile system for grading
- Install a battery backup source for sump pump
- Keep valuable items stored in plastic bins or off floor level

PIPES

- Replace aging and corroded pipes
- Install a water alarm/shut off system
- Avoid pouring fats and grease down drain

DOMESTIC WATER CONTAINERS AND APPLIANCES

- Replace aging items
- Never leave house with taps or appliances running
- Replace plastic connection lines with steel braided hoses
- Have hot water tank, softener, etc. serviced regularly

ROOF

- Replace worn and aging shingles
- Use water barrier under shingles
- Clean eavestroughs twice yearly, spring and fall



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MUNICIPAL PROGRAMS

- Many municipalities offer programs to help subsidize and prevent water damage due to basement flooding
- Programs as of January 2010:
Halton, Hamilton, London, Ottawa, St. Catherines, Stratford, Toronto, Welland and Vaughn

FOR MORE INFORMATION

- Ontario has a disaster relief assistance program in the event all other avenues of compensation are exhausted (www.mah.gov.on.ca)
- Other informative website:
Institute for Catastrophic Loss Reduction www.iclr.org



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