



CHUBB®

9 ways to protect your home
from water damage

9 ways to protect your home from water damage

Water damage is one of the common causes of property related loss, though it isn't strictly a seasonal threat. Whilst preparing your home for winter is important, homes left unattended during summer months often mean unidentified leaks cause extensive damage. Use these simple steps to ensure your home is protected against water damage year round.

- 1. Know where the stopcock is.** Ensure that not only you know where it is, but that your family members know too. A severe leak or rupture can take only minutes to cause severe damage. Knowing where and how to shut off the water supply is crucial.
- 2. Proactively check for leaks.** Minor leaks can pass undetected with relative ease yet do significant damage if left over time. Consider that a leaky faucet can displace up to 57 gallons (260 litres) of water a week. Check underneath sinks and around appliances like dishwashers and washing machines for signs of stray water.
- 3. Check your sump pump works.** Common in homes with basements, the sump pump plays a critical role in ensuring your basement won't flood after prolonged spells of rain. If you have one, ensure it's properly maintained and serviced once a year.
- 4. Keep your gutters clear of debris.** Whilst leaves are the most common culprit of blocked gutters, don't assume this is only an autumnal issue. Moss and weeds are routinely found to be a major cause. Blocked gutters contribute significantly to instances of damp. If water is running down the side of your house, or if a gutter appears to be sagging, then they're likely blocked and need to be cleaned.
- 5. Inspect your roof, inside and out.** Check inside your attic

for any signs of water leaking through the roof. Look for damp spots on joists or tea coloured stains on plaster. Outside, inspect the roof itself for signs of visible damage, and ensure the flashing surrounding any chimneys is intact.

- 6. Prevent pipes from freezing.** Use a smart thermostat to maintain a minimum temperature of at least 10 degrees Celsius in your home, even if you plan on being away. Warm water must be able to circulate through pipes to prevent freezing damage from occurring. If a property is going to be unoccupied for long periods, turn off the water supply at the stopcock and consider draining the system so no water is left in the pipes.
- 7. Exposed pipes should be properly insulated.** Snap-on pipe insulation is cheap and effective, also working outdoors.
- 8. Install a water leak detection device.** Relatively inexpensive, detection devices shut off the water supply in the event of a leak, which is essential if you leave your property vacant for extended periods.
- 9. Look for areas of moisture or mould.** Flaking paint or wallpaper can be a sign of damp, as can black, speckled marks on skirting and sills. If your walls feel cold to the touch, or you notice a musty smell, then consider adding additional insulation. Also, check windows and skylights for condensation in the mornings. Its presence can indicate higher than average moisture levels in your home.

Chubb.

Expert insurers of your valued possessions.