



MAX Canada
Insurance Company



Loss Control Tips – Water Damage

Water Damage Prevention

MAX Canada members have experienced a high number of claims where the leading cause of loss is water damage. There are usually two types of claims that involve water damage: sewer backup and water escape. These damages range from downpours of rain in summer months that back up a member's sump pump to water leaking from a toilet or a leaky roof that causes damage to a member's home and contents. Here are some tips to help you avoid these types of claims and what to do when they occur.



Causes of Water Damage

Here are some common causes of water damage:

- Broken dishwasher hose
- Dishwasher leakage
- Washing machine overflow
- Poor quality rubber washing machine hoses
- Broken pipes
- Seal around the base of a toilet is old and starts leaking
- Clogged toilet
- Leaking roof
- Moisture behind walls
- Foundation cracks
- Plumbing leaks
- Falling asleep while running a tub
- Old shut-off valves that can jam or break
- Trying to fix your own kitchen or bathroom faucets while unqualified to do so

- ✓ **Replace** your rubber washing machine hoses. Stainless steel hoses are much more durable and can be bought at your local hardware store for a modest cost. Another method to stop leaks is to duct tape the washer's discharge hose, which empties dirty water, to the drainage pipe to hold it in place.
- ✓ **Check** your toilet for cracks and leaks. Remember to check the base of your toilet for leaks as its seal may crack easily as it gets older. Never leave your residence with the toilet running. If you do have problems, contact a certified plumber for inspection.
- ✓ **Check** your bathroom and kitchen sinks for signs of leaks or moisture.

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Sump Pump Maintenance

Most people have a sump pump in their home and could not do without one. A sump pump's life expectancy is between 5-7 years, though many fail for a variety of reasons.

A common reason is an electrical power outage. A battery back-up would be a viable solution; however, a pump can also mechanically fail, so having a back-up pump available is also suggested.

Make sure you have the proper size pump for your home and it has been installed properly by a licensed professional. The correct size makes all the difference when selecting and installing your sump pump. Installation must be done as per the manufacturer's specifications in order to avoid severe water damage down the road. The pit that your sump pump is set in should not be gravel, dirt or mud as this can cause debris to enter your pump and can interfere in the pump's float arm and on and off switch.

There can also be switch problems which can occur once the pump is set in its pit or basin. The float attached to the pump shifts within the basin, which in turn can sometimes render the float arm ineffective. The pump relies on both the switch and the float arm mechanisms to operate effectively.

Below are some tips regarding sump pump maintenance:

1. Fill the sump pit with water to make sure the pump is working properly.
2. Go outside to check that the pump is actually discharging water (sometimes the pump will run but it won't pump any water out).
3. Check that the operation of the float is not restricted.
4. Clean the air hole in the discharge line.
5. Listen for any strange noises coming from the motor.

Back Water Valve Rebate Program

Ask us about our Back Water Valve Rebate Program available to all MAX Canada Personal Lines policyholders. The program will reimburse you 50% of your costs up to \$250 of the expense incurred to purchase and have a licensed plumber install a back water valve in your home.

What to do if you have water damage:

- **Turn the water off** at the main water shut-off valve to stop the flow of water if the water escape is from a water supply line or other appliance.
- **Do not enter a room with standing water until electricity is turned off** particularly when electrical appliances are standing in the water.
- If you can, **move your contents away from the affected areas** to a safe, dry location.
- **Open drawers, closet and cabinet doors** to enhance drying and if feasible, open windows as well.
- **Avoid coming into contact with flood and sewage contaminated water.**
- Minimize the water damage to your property by **contacting MAX Canada or a qualified water damage restoration contractor** directly to ensure proper emergency measures to remove standing water. It is very important that the drying of your dwelling commence **within 48-hours** of the damage occurring.
- **Know that even if water evaporates unassisted**, it can cause damage to ceilings, walls and contents as well as areas not immediately seen within the damaged location.

Should you have any questions or concerns, feel free to contact us at (877) 770-7729.



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