

## **Extra Valuable information from *Four Insurance Wizards!* We care!**

### **Commercial clients:**

#### **Water Damage**

Fortunately with proper care and keeping an eye on things, you can prevent most water related damage. Maintenance is required to slow damage that accumulates from overflowing sinks or toilets, leaky roof and dishwasher leaks. Gradual deterioration and mould are not insurable as they are not considered "accidents" because they are not sudden and accidental.

Water Damage and Sewer Backup Insurance may be purchased to cover accidents such as a ruptured pipe, overflow from a blocked pipe. Some Insurance companies have low policy limits for the amount of coverage for sewer backup claims. It is important to discuss your policy with an *Independent Insurance Broker* to help compare and evaluate your insurance needs.

### **TIPS to prevent Water Damage**

#### **Outdoors**

- \*Clear eaves troughs of leaves & debris at least once a year
- \*Make sure roof surface is not deteriorated or worn. Most asphalt shingles last only 12 to 15 years in Calgary due to our weather conditions.
- \*Ice Dam; an ice dam is a wall of ice that forms at the edge of the roof, usually at the gutters. This will cause water to back up and water can leak into your premises causing damage to walls, ceilings, insulation etc. Removing an ice dam is dangerous and a professional contractor should be hired. He will use a roof rake or push broom carefully pulling snow down the slope of the roof line to avoid breaking shingles. A channel may be chipped away to allow flow but careful when you get close to the roofing. To prevent Ice Dams; proper ventilating and insulating should be checked.

#### **Indoors**

- \* Replace plastic or rubber water supply lines connecting appliances or plumbing fixtures with flexible steel braided hoses.  
Many claims come from pinched lines for fridge ice and water.
- \*If the premises is closed for several days during the regular heating season, shut off the water and drain the pipes before you leave.
- \*Consider connecting your plumbing and heating system to a 24 hour monitored alarm service.
- \*Consider installing a water sensor detection system with shut off valves designed to turn off the water in the event of a plumbing failure.

#### **In the basement**

- \* Keep floor drains unobstructed and be sure not to cover them
- \* Store items in plastic storage containers on raised shelving
- \* Always check your basement for leaks after heavy rainfall or rapid thaw
- \* Check and replace older hot water tanks (lifespan may be around 12 to 15 years)

### **What to do in the event of water damage**

- \*Safety first; wear protective gear, avoid direct contact with dirty water
- \* When in doubt, call a professional (qualified contractor who specializes in water damage restoration)
- \* Turn off electrical power to the affected area
- \* Turn off the water
- \* Unplug & remove electrical appliances
- \* Prevent water damage by moving contents or secure on raised blocks
- \* Remove damaged or wet materials
- \* Use a wet-dry vacuum to dry the area
- \* Call your insurance broker or Insurer Emergency Claims number (see our website for list of Insurance company phone numbers)