

Preventing Water Damage

One of the most common homeowners insurance claims, water damage, is completely preventable.

This damage isn't caused by flooding, heavy rainstorms or snow on the roof. Rather, it's caused by simple maintenance tasks that are often ignored or go unnoticed.

USE THESE TIPS TO HELP PREVENT WATER DAMAGE:

1. Check hoses for kinks and cracks when you do laundry, and replace your washing machine hose every five years with a high-pressure hose. At a cost of less than \$10, it's an inexpensive way to ward off costly problems.
2. Check for signs of leakage by inspecting the floor near your water heater and other appliances. Hire a licenced technician to periodically inspect appliances, and replace a water heater that is more than 10 years old.
3. Inspect the refrigerator, dishwasher and outdoor taps for leaks and crimps.
4. Place a tub under your kitchen sink to catch leaks before they start.
5. If you move your refrigerator to clean the floor, do not overextend the icemaker line. Call a licenced technician if you see signs of moisture or brittleness.

SUMMARY

By staying proactive with a few simple maintenance steps, you can significantly reduce your risk of costly water damage - one of the most common and preventable homeowners insurance claims. Regularly inspecting appliances, replacing aging parts, and being alert to early signs of leaks can protect your home and your wallet. A small investment of time and money now can help you avoid major repairs and insurance headaches later.

**If you have any additional questions, or would like more information,
please reach out to your Lloyd Sadd Advisor.**

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**LET US HELP YOU
MANAGE YOUR RISK**

Edmonton: 1.800.665.5243
Calgary: 1.866.845.8330
Kelowna: 1.800.665.5243

lloydsadd.com
info@lloydsadd.com