



Suggestions to Reduce Water Damage

Property Innovation and Field Support, along with our agent partners, is pleased to offer the following, helpful information on ways to reduce the risk of water damage.

The Insurance Institute for Business and Home Safety studied thousands of insurance claims relating to interior *Water Damage* and identified the five leading sources listed below along with ideas to help minimize your risk:

1. Plumbing Supply System Failure

Warning Signs: An increased monthly water bill, banging pipes, rust stains, moisture in the walls or on the floor or signs of wet soil erosion near the foundation are all potential indicators of a plumbing problem.

Solutions: Schedule a plumbing inspection, decide who will do the repairs and create a maintenance plan to prevent future damage. Consider installing a leak detection system.

2. Toilet Failure

Warning Signs: IBHS found one-third of all toilet failures are caused by overflowing or clogged toilets.

Solutions: If a toilet overflow looks imminent, turn off the supply valve. Twice a year, inspect the toilet's components such as fill, supply and flush valves, and the supply line, and replace as needed.

3. Water Heater Failure

Warning Signs: The time period near the end of the manufacturer's warranty is when most water heaters experience problems with leaks or a sudden burst of the tank, usually around 12 years after date of purchase but the average age of all installed water heaters is 13 years. Leaking supply lines are another sign of potential failure.

Solutions: Schedule a water heater inspection every two years, then annually after the warranty expires. Perform regular maintenance (e.g., flushing out sediments and inspecting the heater's anode rod) to increase life expectancy, and inspect valves to ensure proper operations and use ball valves in place of gate valves whenever possible.

4. Plumbing Drain System Failure

Warning Signs: More than half of plumbing system failures are the result of sewer backups. The problem was more common in southern states.

Solutions: If your sewer system is connected to the city's sewer system – a particular problem for older New England properties – or if you are located downhill or below street level, contact a plumbing professional to install a backflow prevention assembly into your sewer system. Plant trees away from lateral drain lines to prevent roots from damaging piping, and never pour grease down the drain.

5. Washing Machine Failure

Warning Signs: More than half of the claims in the IBHS study were linked to washing machine rubber hose failures. Life expectancy for rubber hoses is three to five years.

Solutions: Inspect supply hoses annually and replace every five years with reinforced hoses. Avoid overloading the machine, and if the property will be unoccupied for an extended period of time, turn off the water supply to the machine. Keep 4" between the water connection, and the back of the machine. Know where your shut off valves are located.

As always, we welcome your input and suggestions around our prevention initiatives. If you have any questions regarding this communication, please contact [Joe Manatrizio](#) at 847-402-0131, or [Nicole Kump](#) at 847-402-2423.

Visit [Allstate Be Aware and Prepare](#) and the [Insurance Institute for Business & Home Safety](#) for more helpful information.