

Termite-Damaged Materials

Check for termite damage in wood materials such as walls, beams and floors. Any wood exposed to the exterior can potentially lead to moisture intrusion or termite infestation.

Irrigation

Inspect and adjust the spray pattern of the irrigation heads to minimize the water sprayed directly onto the house to avoid excessive water near the foundation.

Landscaping

Keep trees trimmed so that branches are at least 7' away from any exterior house surface. Vines should be kept off all exterior walls because they can open cracks in the siding. This allows moisture or insects to enter the house.



Create your account online at SafetyInsurance.com and take advantage of these benefits:

- Pay your bill
- View your policy
- Report a claim



For more details on Homeowners Insurance from Safety, contact your Agent today.

For a house, water can be a destructive force that can lead to wood rot, peeling paint, insect infestation, shorter lifespan of roofing and siding and higher maintenance costs. Safety Insurance and Insurance Institute for Business & Home Safety created this brochure with quick tips for Preventing Water Damage.



IBHS is a non-profit applied research and communications organization dedicated to reducing property losses due to natural and man-made disasters by building stronger, more resilient communities. DisasterSafety.org

preventing water damage
outside the home

Foundation and Walls

Seal any cracks and holes in external walls, joints and foundations, in particular, examine locations where piping or wiring extends through the outside walls.

Exterior Walls

Exterior walls should be kept well painted and sealed. Do not place compost, leaf piles, soil or other bedding material mounded up against the outside walls.

Expansion Joints

Expansion joints are materials between bricks, pipes and other building materials that absorb movement. If expansion joints are not in good condition, water intrusion can occur.

Windows and Doors

Check for leaks around your windows and doors, especially near the corners. Inspect for discolorations in paint or caulking, swelling of the window, doorframe or surrounding materials. Check for peeling paint, it can be a sign of water getting into the wood.

Siding

Replace any wood siding and sheathing that appears to have water damage. Inspect any wood sided walls to ensure there is at least 8" between any wood and the earth.

Air Conditioners

Check drain pans to insure they drain freely, are adequately sloped toward the outlets and no standing water is present. Make sure drain lines are clean and clear of obstructions. Condensate overflows and damage usually occurs the first time the unit is turned on in the spring.

Flashing

Flashing is typically a thin metal strip found around doors, windows, thresholds, chimneys and roofs. It is designed to prevent water intrusion in spaces where two different building surfaces meet.

Vents

All vents, including clothes dryer, gable vents, attic vents and exhaust vents should have hoods, exhaust to the exterior and boots the earth.

Roof Leaks

Study fact

Roof leaks were the most frequent source of water damage in the study. The likelihood of a roof leak was even more common in regions where freezing weather, severe wind and hail were frequent.

Loss prevention and maintenance tips

- Have a professional roof inspection annually.
- Request a detailed inspection report that includes the condition of the flashing, roof covering, parapets and drainage system.
- Repairs are needed if:
 - There are cracked or missing shingles or loose or missing granules.
 - Flashing has deteriorated, particularly around chimneys and vents.
 - Pooling water is present.
- In areas prone to freezing and heavy snow fall, insulate to prevent heat from entering the attic space.
- In areas prone to wind and hail, consider an impact-resistant roof covering that has passed the FM 4473 or UL 2218 standard.

ACT QUICKLY IF WATER DAMAGE OR A CATASTROPHIC EVENT SUCH AS FIRE, FLOOD OR STORM OCCURS

You can minimize water damage by addressing the problem quickly and thoroughly. If water is flowing into the home from burst piping or damaged appliances, shut off the water supply, typically found outside the house or at the meter. Immediately remove standing water and all

moist materials. Consult with a licensed building professional who can determine the extent of any necessary repairs.

Water damage left unattended can result in structural failure or potentially mold growth. You can minimize water damage once it is safe to do so.

This may include boarding up damaged windows, covering a damaged roof with plastic sheeting, or removing wet damaged carpeting or personal belongings. Fast action on your part will help minimize the time and expense for repairs, resulting in a faster recovery.