

Refrigerator Icemakers

Study fact

73% of losses involving an icemaker were caused by the failure of the supply line hose. 10% of incidents involved new refrigerators and were linked to improper installation.

Loss prevention and maintenance tips

- Proper installation of the icemaker supply line hose is important to avoiding water damage.
- Tightly connect the hose to the valve. Avoid over-tightening.
- Ensure the valve connection is secure and check for kinks.
- Inspect the hose every 6 months. If kinks are present, replace the hose.
- Leave a 3 to 4 inch space between the back of the refrigerator and the wall to prevent the hose from crimping.
- When pulling the refrigerator out for cleaning or service, avoid getting the hose caught beneath the wheel.
- Locate the water shut-off valve.
- Inspect the valve every 6 months to make sure the water supply will shut off. Replace the valve if needed.

Discounts for Water Loss Prevention Measures

Safety offers our insureds a discount of up to 10% for installing water leak detection/shut off devices in their property.



There are two types of devices on the market today that we offer a discount for. There are:

- Wi-Fi enabled sensors that are placed strategically around your home and can alert you of any water leaks near them (5% discount)
- More advanced whole-house water shut off-systems, which automatically turn water off to the home in the event of a pipe burst or water leak (10% discount)

Typically the whole house shutoff systems require professional installation but many of the Wi-Fi enabled sensors are a simple DIY upgrade you can make to your home to protect it from loss.



Create your account online at [SafetyInsurance.com](https://www.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.

A study by the Insurance Institute for Business & Home Safety and Safety Insurance identified 8 areas where proper maintenance can help a homeowner avoid experiencing Water damage that can result in the loss of valuables and disrupt life.

preventing water damage
inside the home



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](https://www.DisasterSafety.org)

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20 Custom House St. | Boston, MA 02110 | 617.951.0600

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Plumbing Supply & Drains

Study fact

Homes 30 years old were 3 times as likely to have a plumbing supply or drainage problem.

Loss prevention and maintenance tips

- Visually inspect plumbing pipes annually, look for condensation around the pipes or an obvious leak and corrosion.
- Pay attention to your water bill. A significant increase could indicate a leak.
- Call a plumber at the first signs of rust-colored water, backed-up toilets or sinks and cracked or warped flooring.
- Insulate pipes in attics, basements and exposed exterior pipes to avoid freezing.
- During periods of freezing weather, open cabinet doors to expose pipes to warm air.
- Disconnect garden hoses when freeze warnings are issued and turn off outside faucets.

Sinks

Study fact

Water damage from a sink averaged more than \$7,000 per incident. Of these incidents, 44% were attributed to faulty plumbing supply lines.

Loss prevention and maintenance tips

- Inspect plumbing beneath sinks every 6 months.
- Ensure connections are secure and there is no evidence of corrosion on the pipes.
- Look for kinks in copper or plastic pipes. These could lead to pinhole leaks over time.
- Locate the water shut-off valve.
- Inspect the valve every 6 months to make sure the water supply will shut off. Replace the valve if needed.

Toilets

Study fact

Water damage from toilets costs \$2,000 to \$10,000 per incident. 78% of incidents were caused by faulty supply lines, toilet flanges, fill valve assemblies or toilets that backed up and overflowed.

Loss prevention and maintenance tips

- After flushing, remain in or near the bathroom until the fill valve has finished refilling the bowl.
- If the bowl or tank begins to overflow, turn off the water at the supply valve.
- Inspect the flushing mechanism inside the toilet and the supply line every 6 months.
- The fill valve should shut off when the float reaches the proper water level.
- Replace the flapper or fill valve assembly if you notice intermittent or constant tank refilling when the toilet is not in use.
- Inspect the supply line every 6 months.
- Ensure the connection to the valve is secure.
- Operate the valve to make sure the water supply will shut off. Replace if needed.

Shower Stalls

Study fact

Homes more than 20 years old were 37% more likely to have water damage involving a shower. More than half of the shower stall water damage incidents involved a faulty shower pan.

Loss prevention and maintenance tips

- Inspect tile and grout every 6 months, paying attention to loose or cracked tiles and cracked or crumbling grout lines. Repair as needed.
- Test the shower pan annually:
 - Block the floor drain.
 - Fill the shower stall with approximately 1 inch of water.
 - Use a pencil to mark the water line.
- Leave the water standing in the shower pan for 8 hours
- If the water level decreases, contact a plumbing professional.

Water Heater

Study fact

The chance a water heater will leak or burst begins to dramatically increase when it is 5 years old. Three quarters of all water heaters fail before they are 12 years old.

Loss prevention and maintenance tips

- Have a professional plumbing inspection of the anode rod at least once every 2 years and annually once the warranty has expired. The rod will eventually corrode and leave the tank vulnerable to damage.
- Remove sediment by flushing the tank every 6 months. Sediment will build up faster in areas with hard water.

Washing Machines

Study fact

A burst water supply line caused half of all water damage incidents involving washing machines. On average, these incidents caused more than \$6,000 in damage per incident.

Loss prevention and maintenance tips

- Turn supply valves off when not in use.
- Consider installing a lever-type valve that is easy to operate between uses.
- Do not operate the washing machine while the home is unoccupied.
- Leave a 3 to 4 inch gap between the back of the washing machine and the wall to avoid kinking the hose near the valve connection.
- Inspect the water supply line hoses every 6 months.
- Ensure that the connection to the valve is secure, but avoid over-tightening.
- Hand tighten first. Then tighten an additional 2/3 of a turn using pliers.
- Check the hoses for cracks, kinks or blisters, which are most commonly found near the hose connection.
- Washing machine manufacturers recommend replacing washing machine hoses every 5 years.
- Consider reinforced braided stainless steel hoses.

Sump Pump

Study fact

Power outages were the cause of 18% of water damage incidents involving a sump pump.

Another 40% of incidents were attributed to things such as a clogged inlet screen or a faulty float switch.

Loss prevention and maintenance tips

- Follow the manufacturer's recommendations for sump pump maintenance. These vary from running the sump pump every 2 to 3 months to a yearly cleaning before the rainy season.
- To inspect the sump pump:
 - Open the lid and remove debris that may be blocking the water inlet screen.
 - Pour approximately 5 gallons of water into the pump and watch the float valve rise.
 - As the float valve rises, the pump should turn on and the water should discharge through the outlet pipe.
 - Go outside and inspect the outlet pipe. Water should be flowing from the pipe and away from the home.
 - If the sump pump fails to operate during this inspection, contact a plumbing professional.
- Install a battery backup system.
 - Choose a system with a battery replacement warning.
 - Replace batteries every 2 to 3 years.

