



## Smart Water Protection

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If you're a homeowner, water is one of the biggest threats to your house and personal belongings. Your house has an intricate network of plumbing and a burst pipe could lead to both major headaches and expensive repair bills. Not to mention other water problems, like a heavy storm, a deep freeze or even a busted hose on a dishwasher.

It seems your home is always moments away from getting soaked.

**Water damage (including damage from freezing) is one of the most common and most costly types of homeowners insurance claims.** Every year, about one in 50 homeowners will file a water damage or freezing claim, accounting for almost 24% of all homeowners insurance claims, according to the Insurance Information Institute. The average cost of a water damage or freezing claim is about \$10,900.

One of the best ways to protect a home from water damage is by taking some preventative measures. Keeping up with routine maintenance and making prompt repairs is key.

Remember, homeowners insurance covers water damage that is "sudden and accidental" but not gradual problems or maintenance issues. If you have a problem like a leaky faucet, it's best to take care of it as soon as possible.

Here are other steps you can take:

- Drain water heaters twice a year to help prevent sediment buildup.
- **Install smart water leak detectors that will send an alert to your phone or email. (Some detectors can automatically shut off the water to prevent damage). In a LexisNexis study of 2,306 U.S. homes that installed a water leak detector had water-related claims go down by 96% compared to the two years prior to installation.**
- Inspect hoses going to and from washing machines, dishwashers, water heaters and refrigerators. Repair or replace any damaged hoses if necessary.
- Inspect your roof and make any necessary repairs, such as replacing missing, rotten or damaged shingles. It's also a good idea to clean out your roof gutters. Clogged gutters can overflow and allow water to pool near a home's foundation, which could seep into your basement.
- Prevent frozen pipes if you live in an area that has extreme cold temperatures. Keep your heat set to at least 50 degrees and consider other precautions, like wrapping pipes with insulation.



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