

# What You Need to Know About Water Damage

## ON THE RISE

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Due to severe weather events, an aging infrastructure incapable of accommodating excess water flow, and the use of more water using appliances, water damage claims are on the rise.

### WHAT ARE THE COMMON SOURCES OF WATER DAMAGE?

- Basement flooding from either sewer backup or sump pump failure
- Burst pipes from aging or frozen plumbing systems
- Leaks and overflowing of domestic water containers such as toilets, sinks, tubs, etc.
- Leaks and overflowing of domestic appliances such as dishwashers, hot water tanks, etc.
- Leaks from roof material due to heavy rain or plugged eaves trough
- Leak from home's foundation due to poor lot drainage or failure of weeping tile system

### WHAT'S THE DAMAGE?

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Property: Building, Contents, Resale Value of Home

Health: Mould, Mildew, Dampness

## WHAT YOU CAN DO

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### BASEMENT

- Seal cement floors
- Utilize water proof padding under carpet
- Professionally repair foundation cracks
- Seal around windows and door wells
- Have backwater valve installed professionally
- Disconnect downspouts that are connected to sewer system
- Have downspouts extend 6 feet from foundation and away from the house
- Install proper weeping tile system for grading
- Install a battery backup source for sump pump
- Keep valuable items stored in plastic bins or off floor level

### PIPES

- Replace aging and corroded pipes
- Install a water alarm/shut off system
- Avoid pouring fats and grease down drain

### DOMESTIC WATER CONTAINERS AND APPLIANCES

- Replace aging items
- Never leave house with taps or appliances running
- Replace plastic connection lines with steel braided hoses
- Have hot water tank, softener, etc. serviced regularly

### ROOF

- Replace worn and aging shingles
- Use water barrier under shingles
- Clean eavestroughs twice yearly, spring and fall

## MUNICIPAL PROGRAMS

- Many municipalities offer programs to help subsidize and prevent water damage due to basement flooding
- Programs as of January 2010:  
Halton, Hamilton, London, Ottawa, St. Catherines, Stratford, Toronto, Welland and Vaughn

## FOR MORE INFORMATION

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- Ontario has a disaster relief assistance program in the event all other avenues of compensation are exhausted ([www.mah.gov.on.ca](http://www.mah.gov.on.ca))
- Other informative website:  
Institute for Catastrophic Loss Reduction [www.iclr.org](http://www.iclr.org)