

# HomeMatters

Loss prevention tips for all your home matters provided by:  
KorthaseFlinn Insurance & Financial Services



## Prevent Water Damage Before It's Too Late

Did you know that the cause of one of the most common homeowners insurance claims is completely preventable? It's not fires or theft; it's water damage. This is not damage due to flooding, heavy rainstorms or snow on the roof – rather, it's due to simple maintenance tasks that are often ignored or go unnoticed.

### Water Damage Prevention

**How does water damage occur? It's simple:** homeowners fail to check the connection between the water line and their washing machine or other similar appliances. Eventually, the connection fails, and water leaks into the home until someone discovers the mess. If this occurs while you are gone for the day at work or out of town, the damage could be extensive and expensive to fix. Sources of leaks include:

- Dishwasher hoses
- Automatic ice-maker lines
- Hot water heaters
- Washing machine hoses
- Hot water tanks



## Safety First

Do a quick check of all your water lines from time to time, especially in low-traffic areas of the home. Look for signs of leaks and mold. If you notice anything suspicious, contact a licensed professional to come take a look immediately.

Water leaks are dangerous because, if not corrected immediately, the damage to flooring and walls can be expensive. These types of damage are also not necessarily covered by a homeowners insurance policy. This is because dry rot and mold can develop over time in conjunction with a leak, which is a preventable loss.

### Suggestions:

- Check hoses for kinks and cracks when you do laundry, and replace your washing machine hose every five years with a high-pressure hose. At a cost of less than \$10, it's an inexpensive way to ward off costly problems.
- Check for signs of leakage by inspecting the floor near your water heater and other appliances. Hire a licensed technician to periodically inspect appliances, and replace a water heater that is more than 10 years old.
- Inspect the refrigerator, dishwasher and outdoor faucets for leaks and crimps.
- Place a tub under your kitchen sink to catch leaks before they start.
- If you move your refrigerator to clean the floor, do not overextend the icemaker line. Call a licensed technician if you see signs of moisture or brittleness.

We're here to help with all your home matters. Contact us today at (231) 582-6512, and let us know how we can assist you.

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