

Chris
Wright

Staying Dry

Six ways to reduce the risk of sustaining major water damage

BY ROBIN JONES

A growing stain on the ceiling. A soft spot on the floor. Rusting pipes under the sink. Many times, the earliest sign of a water leak or burst pipe in your home is something so small that you might not have even noticed it if you weren't looking. Leaks can stay so well hidden, in fact, that many homeowners don't realize they have a problem until it's too late. And when you look at it that way, it's no big surprise to learn that water damage ranks at or near the top of the list of the most common homeowners insurance claims.

Still, you're far from powerless when it comes to discovering leaks and other water issues in your home. Here are six things every homeowner can do to detect or help prevent water damage before it gets out of control.

① **Consider shutting off your water before going on vacation or installing an automatic water shut-off device.** The device can be configured to shut off water to the home, while still allowing your sprinklers to run normally. For additional protection, consider a water leak-alert system. An individual appliance system is designed to detect a leak in an individual household appliance, such as a dishwasher or washing machine, and automatically shut it off and sound an alarm. A whole-house water-leak system has a valve that will automatically shut off your main water service if it detects a flow of water that exceeds a preset limit. Whole-house systems can be wireless or hardwired; installation usually requires a qualified plumber.

② **Check your water pressure regularly.** In general, water pressure should be between 50 and 75 psi, but it can be higher or lower depending on where you live. High water pressure can potentially cause damage to pipes and waste water. Low water pressure, or a drop in it, may be a sign of a potential leak. Don't be alarmed if you see one spike a day in your water pressure, but call a plumber if it's routinely high or if you experience a drop in pressure. Consider installing a

pressure regulator, which helps ensure that municipal water is delivered at safe pressure levels.

Also, remember that pressure regulators don't last forever. Continue to check that the water pressure in your home falls within acceptable levels; if not, you might need to replace the regulator.

③ **At least annually, inspect appliances and fixtures that use water.** One day a year, check the plumbing under your sinks and examine the supply lines for your dishwasher, refrigerator icemaker, washing machine, and water heater. Look for leaks at the joints, signs of rust, or corrosion.

④ **While you're at it, look at the floor and ceilings.** Soft spots, discoloration, warping, or cracks in areas near sinks, toilets, showers, bathtubs, and appliances can be the first sign of seepage. That also goes for ceiling stains below second-floor bathrooms and laundry rooms.

⑤ **Update your pipes.** Sometimes the best preventive measure is a long-term solution. Since replacing pipes can be expensive, be sure to review all of your options first with a qualified, licensed plumber who works in your community. He or she may recommend doing one of the following: replacing the old plumbing with new copper, replacing old copper with durable high-density polyethylene tubing, or applying an epoxy barrier coating inside the existing copper. To help maintain your pipes, avoid toilet-cleaning tablets, which can send harsh, corrosive chemicals into your plumbing.

⑥ **Above all, be proactive.** If you discover anything that might point toward a water leak, don't ignore it and hope it will go away. Call a plumber immediately, even if it seems like a small drip or a little floor stain. The sooner you deal with the problem, the less likely you are to encounter the kind of water damage that leads to major home repairs. **W**

Your insurance agent can provide more information. Stop in at your local Auto Club branch, call (855) 222-5012, or go to AAA.com/insuranceinfo.

FROM LEFT: MASTERFILE; LORI ANDERSON



ask
an **AGENT**

Q. How will filing a water claim impact my insurance policy?



A. Insurance companies consider various factors related to claims history in deciding whether to renew a policy and at what premium. These factors may include the amount paid for a claim, the number and nature of prior losses, whether the damage from the loss(es) is repaired, and whether any steps were taken to reduce the potential of a future loss. It is worth noting that carriers commonly share general claim data, so your claims history may not be limited to your current company.

—*Sierra Crisp*
AAA insurance agent
Santa Clarita branch