

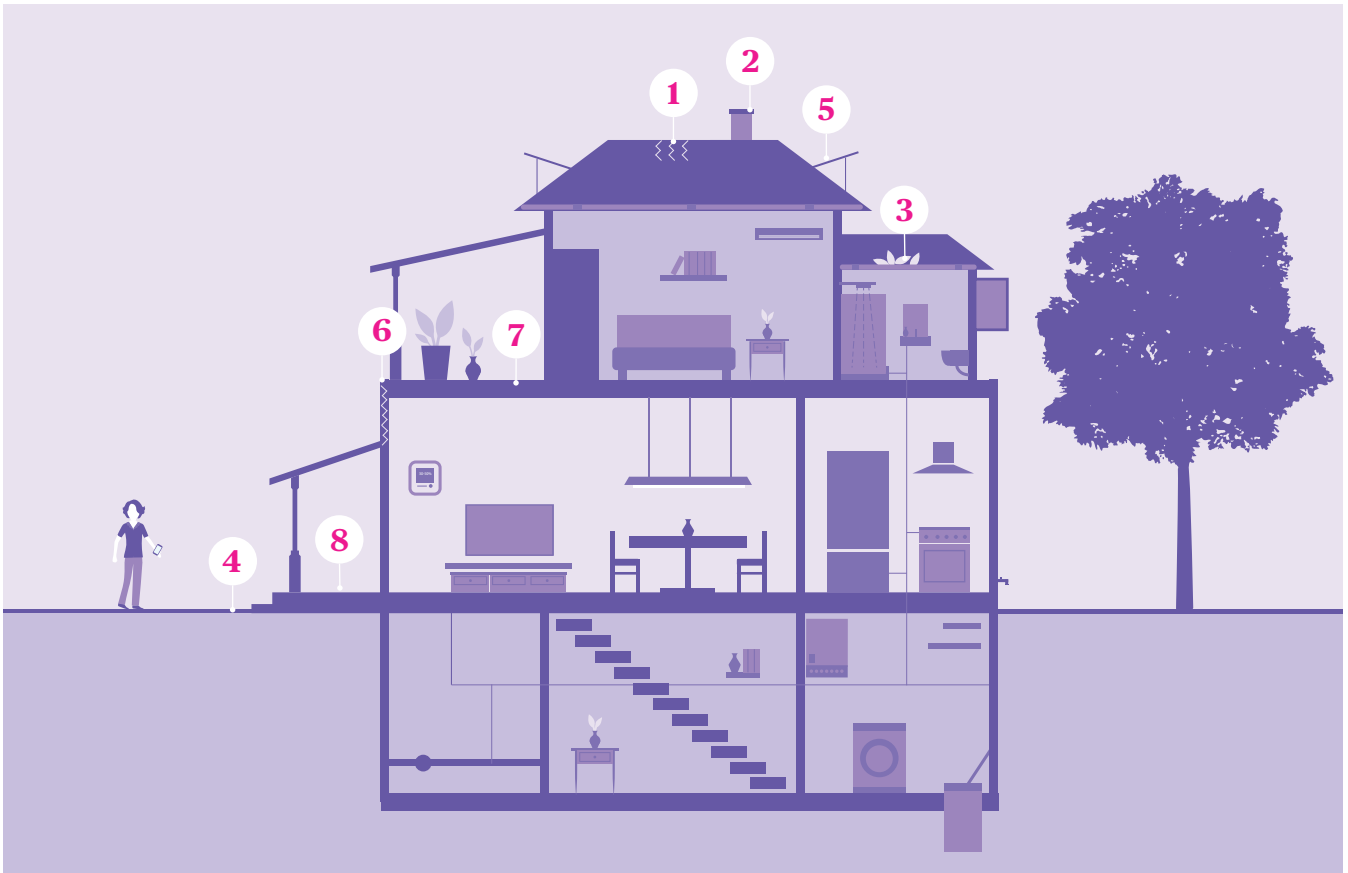
Simple ways to keep your home safe and dry

Whether caused by prolonged rain, old appliance hoses, frozen or corroded pipes, or even blocked drains, water damage is not only inconvenient, but also costly. Routine inspection and maintenance can help you keep water where it belongs. Use the following tips to identify potential problem areas in and around your house. While you can't control mother nature, preventive household measures can minimize the possibility of water damage and costly repairs.



Protecting your home's interior

- 1 Water Shutoff Valves**
 Know where shutoff valves for the main water supply, certain appliances, sinks and toilets are located in your home. In the event of a leak, this will enable you to quickly shut off the appropriate valves before calling a plumber. Consider shutting off your water supply if you will be away from home for a week or more.
- 2 Plumbing Pipes**
 Inspect your plumbing water lines and waste lines for leaks, damage or corrosion. If you notice problems, hire a licensed plumber for further inspection and repairs.
- 3 Hot Water System**
 The average lifespan of a Hot Water System is 7 to 10 years. If you notice puddles around your Hot Water System, the Hot Water System should be replaced.
- 4 Flexi-hoses**
 Flexi-hoses pose a serious risk of bursting. Taps and appliances such as washing machines, dishwashers, and ice makers use flexi-hoses to operate. Inspect these appliances for leaks and replace the flexi-hose at least every 10 years. Shut off the water supply to the washing machine before leaving your home for an extended period.
- 5 Sump Pumps**
 If your basement is prone to leaks or flooding, a sump pump is the best defense. It's important to keep it well maintained and tested regularly. Most sump pumps last about 10 years. Follow the manufacturer's suggestions for testing and optimal operation. The areas around the pump should be clear of debris. A battery backup is recommended to ensure proper operation during power outages.
- 6 Air Conditioners**
 Keep drip pans clean and the drain lines unobstructed and flowing properly.
- 7 Bathrooms**
 Check caulking around baths and shower recesses to ensure that a watertight seal is maintained. To reduce moisture, use an exhaust fan or open a window while showering.
- 8 Basement**
 Periodically inspect your foundation walls and floors for cracks that might allow water seepage, especially if you live in an older home or an area with poor soil drainage. Avoid storing valuables in your basement. For household supplies and other inexpensive items, use storage racks or shelves to elevate items above the floor.



Protecting your home's exterior

- 1 Roof**
Missing, worn or broken roofing materials may allow water to penetrate and deteriorate the roof structure. Inspect your roof periodically, especially after severe storms. Contact a licensed roofer for further evaluation and repairs.
- 2 Roof Flashing**
Flashing is located at the intersection of all roof and wall lines and roof penetrations such as chimneys, antennas and skylights. Flashings may separate from adjacent surfaces and allow water to leak inside. A licensed roofer can inspect these areas and make necessary repairs.
- 3 Gutters and Downpipes**
If you live in a leafy area, falling leaves may block the gutters and lead to water backup that could damage the interior or exterior of your home. Have all gutters and downpipes cleared of leaves and debris periodically.
- 4 Grade of Property**
Soil should be graded from the foundation so that water flows away from the house during heavy rain.
- 5 Windows and Doors**
Inspect windows and exterior doors for proper caulking and weather stripping.
- 6 Exterior Paint and Cladding**
Periodically check for peeling and cracking.
- 7 Terraces and Balconies**
Regularly inspect terraces and balconies and ensure all surface drains are clear of debris. Look for signs of water leakage into living areas below.
- 8 Exterior Drains**
Regularly remove leaves and other debris from exterior patio drains to prevent water backing up and entering your home.

This content is brought to you by Chubb Insurance Australia Limited ("Chubb") as a convenience to readers and is **not intended to constitute advice** (professional or otherwise) or **recommendations upon which a reader may rely**. Chubb Insurance Australia Limited (Chubb) makes no warranty or guarantee about the accuracy, completeness, or adequacy of the content. Readers relying on any content do so at their own risk. **It is the responsibility of the reader to evaluate the quality and accuracy of the content.**

Reference in this content (if any) to any specific commercial product, process, or service, and links from this content to other third party websites, do not constitute or imply an endorsement or recommendation by Chubb and shall not be used for advertising or service/product endorsement purposes.

©2019 Chubb Insurance Australia Limited ABN: 23 001 642 020 AFSL: 239687. Chubb®, its logos, and Chubb.Insured.SM are protected trademarks of Chubb. Published 08/2019. Chubb17-156-0819