

Protect your home from water damage



Weather in Canada means we're often at risk to potential water damage. The good news is, there are precautions you can take – in your home, cottage, apartment, or condo.

How does water get in?



Overflow from a body of water



Water/septic/ sewer backup



Extreme rain



Storm surge/ waves from storm or hurricane

Here's what you can do... inside

1. Be selective about investing in and/or storing valuable items in areas below ground level.
2. Inspect visible plumbing pipes for corrosion and/or leaks and make necessary repairs.
3. Avoid discarding fats, oils, and grease down drains; they can cause clogs when they solidify.
4. Know where the water shut-off valve is – this may help to limit damage in the case of an emergency.
5. Install a water-damage alarm as an early warning, giving you a chance to turn off the water and prevent damage.
6. If you store items below ground-level, consider putting them on shelves and in watertight plastic containers.
7. Consult a plumber, who can inspect your home and help you determine the best preventative options, based on your specific plumbing and septic/sewer connections like installing an automatic back-up pump to your existing sump pump or a backwater valve.

Here's what you can do... outside

1. Ensure downspouts are directed away from your home, building, and/or garage.
2. Clear snow away from foundations and window wells to prevent meltwater from accumulating.
3. Seal cracks in your ceilings, walls, foundation, and/or basement floors.
4. Keep storm drains clear of leaves and other debris.
5. Install window wells around basement windows to keep water out; check them every spring to ensure that they're free of debris.
6. Maintain eavestroughs regularly to keep them clear of leaves, twigs, and other debris.
7. Ensure grading around the foundation allows for correct drainage.
8. Keep weeping tiles clear and in good repair.
9. If you have a back-up pump installed on an existing sump pump, test the sump pump before the start of each wet season to make sure it's working.
10. If you live in an area with mature trees, have pipes checked for tree roots.

Questions? We're here to help.

Connect with us today at 1-800-387-1963 to ask questions, talk about your home insurance needs and review your policy.

Investments. Insurance. Advice.

