



WATER DAMAGE - HOMEOWNERS

We want to help you rest easy.

That's why we're providing simple information like this to help you understand your coverage and prevent losses. For more tips go to www.safeco.com/tips.

Know what you are covered for.

Sudden and accidental water damage – like burst pipes – are generally covered by your homeowner's insurance policy. However, it is important to know that not every type of water-related damage is covered.

A few tips to help you uncover potential water problems.

- Leaks and burst hoses and pipes are the leading cause of water damage in the home. Sometimes it is just that the water pressure is set too high. A \$6 gauge can help you test your pressure for the appropriate level of between 60 and 80 PSI (pounds per square inch).
- Standard hoses on new appliances are not as durable as they used to be. Check your hoses. If they're rubber, replace them with longer-lasting stainless steel braided hoses, or plan on replacing the rubber ones every three years.
- Cracked tiles or grout in the bathroom can allow water to leak into the walls or the floor. Replace or regrout when needed.
- Worn, curled or missing shingles will allow water in. Watch for problem areas and replace shingles that are wearing out.

- Gadgets such as water alarms and automatic shut-off mechanisms can help you find leaks or avoid bursts.
- Many times water damage happens when people are away from home. It's good practice not to turn on the washing machine or dishwasher as you walk out the door to run errands. Also, when you head out for vacation, turn off the water supply to appliances before you leave.

Some maintenance required.

If something wears out or breaks on your car, you fix it. It's the same with your home. Just like you take your car in for regular oil changes and maintenance, you should also do regular "check-ups" in your home. Slow leaks from worn out hoses on your appliances can cause major damage, and often these damages aren't covered under your insurance policy because they are caused by lack of maintenance.

For additional tips on how to prevent damage go to www.safeco.com/drip. The site includes an interactive home tour, a maintenance checklist and information about gadgets that detect and prevent leaks.

Water damage?

Contact your independent Safeco® agent to learn more.

