



ShelterPride®

Narragansett Bay Insurance



Preventing Water Damage in Your Home

Plumbing and Drains

- Know where the main water shut-offs in your home are located
- Install water shut-off valves on water lines under sinks, toilets, tubs/showers, refrigerators with ice makers, washing machines, hot water tanks, boilers and outside faucets
- Inspect plumbing pipes on a regular basis, look for kinks, leaks and corrosion
- Respond quickly to small leaks around sinks, toilets tubs/showers, refrigerators with ice makers, washing machines, hot water tanks, boilers and outside faucets before they become major problems
- Review your water bill carefully; a substantial increase could indicate a leak
- Insulate pipes that are located in basements, attics and crawl spaces to avoid freezing
- Disconnect outside water hoses in the fall and winter months; If left connected, water in the hoses can freeze and expand causing faucets and connecting pipes inside your home to freeze and break
- If your home is equipped with interior shut-off valves leading to the outside faucets, close them and drain water from the lines to avoid freezing in the winter
- Consider buying a water detector; This relatively new product, similar to a smoke detector, sounds an alarm when it detects a leak
- Consider installing a floor drain when you have your washing machine, hot water tank or boiler located on the upper floors of your home



Sinks

- Inspect plumbing under sinks every six months
- Locate and test the water shut-off valves
- Ensure connections are secure
- Install reinforced braided stainless steel hose



Toilets

- Inspect the supply line every six months
- Locate and test the water shut-off valve
- Ensure connections are secure
- Inspect the flushing mechanism inside the toilet every six months
- After flushing a toilet remain in or near the bathroom to ensure the tank refills properly and does not overflow and/or continue running

Washing Machines

- Inspect the supply lines every six months
- Locate and test the water shut-off valve
- Ensure connections are secure
- Check the hoses for cracks, kinks, or blisters that are commonly found near the hose connection
- Replace rubber hoses with reinforced braided stainless steel hoses
- Turn water supply off when not in use
- Install a lever-type shut-off valve that is easy to operate
- Do not operate when home is unoccupied



Refrigerator Icemakers

- Inspect the supply lines every six months
- Locate and test the water shut-off valve
- Ensure connections are secure
- Check the hoses for cracks, kinks, or blisters that are commonly found near the hose connection
- Install reinforced braided stainless steel hoses
- Leave 3-4 inch space between the back of the refrigerator and the wall to prevent the hose from crimping



Showers and Tubs

- Inspect the supply lines every six months
- Locate and test the water shut-off valve
- Ensure connections are secure
- Check the hoses for cracks, kinks, or blisters that are commonly found near the hose connection
- Do not leave the room when filling the tub or running the shower

Water Heaters

- Inspect the tank on a weekly basis for dripping or signs of rust and corrosion
- Inspect the supply lines every six months
- Locate and test the water shut-off valve
- Write the installation date on the tank with a marker



Exterior Areas

- **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.

- **Roof Flashing** - Flashing is sheet metal located at the intersection of all roof and wall lines, as well as along chimneys and roof valleys. Flashing may separate from adjacent surfaces and allow water to leak inside. A licensed roofer can inspect these areas and make necessary repairs.



- **Ice Damming** - If you live in a cold climate, ice may form under snow that accumulates on the roof and overhangs. This can cause water to backup and leak into your attic and home. To prevent this, be sure there is adequate ventilation in all attics and overhang areas.
- **Gutters/Downspouts** - If you live in a wooded area, falling leaves may clog the gutters and lead to water backup that could damage your exterior siding. In late fall, have all gutters and downspouts cleared of leaves and debris.

- **Grade of Property** - Soil should be graded from the foundation so that water flows away from the house during heavy rain or snow.

- **Window Wells** - Check basement window wells to ensure that they are clear of leaves and other debris. Consider installing window well covers.

- **Windows/Doors** - Inspect windows and exterior doors for proper caulking and weather stripping.

- **Exterior Paint/Siding** - Periodically check for peeling and cracking.

- **Terraces/Balconies** - Regularly inspect terraces and balconies. Old or inferior flashing at the intersection of an outdoor terrace or balcony, located above a living area with a vertical exterior wall, can cause water leakage during heavy rain or wind.

- **Exterior Drains** - Regularly remove all leaves and other debris from exterior patio drains.



Visit our website www.nbic.com for more information on fire prevention and safety.



ShelterPride® A value added service to homeowners

Through Narragansett Bay Insurance's ShelterPride® home safety program, homeowners are able to identify and correct hazards that could cause property damage or injury to a family member. With ShelterPride®, your insureds have the right amount of insurance and all the credits they deserve.