



Water Disaster Protection for Your Home

If you have ever been unfortunate enough to have experienced a flooded basement, you know the damage can be extensive, expensive and the inconvenience, unforgettable.

A flood can be caused by spring run-off, melting snow, an overflowing river, lake or stream, or even a swimming pool. Excessive groundwater build-up that enters your home via leaks or seepage is also considered flooding. Whether aided by wind or an Act of God, damage to your home caused by a flood is not covered.

Most comprehensive homeowner policies will cover other types of water damage provided the cause is “sudden and accidental” and is not caused by freezing. This could include the sudden failure of a heating or air conditioning system, an overflowing washing machine, a blocked toilet, accidental sprinkler going off or a burst water pipe.

The key words here would be ‘sudden’ and ‘accidental’. Water entering the home through leaks, cracks and seepage are considered to be the responsibility of the owner and should be prevented through routine home maintenance.

Sewer back-ups occur when massive volumes of water overload a drainage system. Once the wastewater rises above your basement drains, a back-flow into your home results. Sewer back-ups can introduce black mould, harmful bacteria and sewage waste into your home, creating health risks and extensive damage.

Depending on where your home is located, sewer back-up insurance can usually be added into your policy to help cover losses or damage caused by water that has accidentally escaped from a sewer, drain, storm drain, sump, septic tank, eaves trough or downspout. To be on the safe side, you’ll want to get in touch with your insurance broker to find out what your coverages include. While we cannot control sewer back-up, sump pumps, proper sewer design and maintenance

can help prevent these losses.

In the meantime, here are some tips on how you can prevent or limit water damage to your home:

- If the area you live in is susceptible to sewer back-up, make sure your home has a back-flow valve and plugs for drains, toilets and other sewer connectors installed.
- If you don’t have a sump pump, install one. If you do have a sump pump, test it to make sure it is working. Because severe weather often causes a hydro interruption, it makes good sense to install a battery back-up device for the sump pump or keep a small gas generator to power critical electrical circuits. Both of these devices are available at a reasonable cost from any building supply or hardware store.
- If you have an unfinished basement, we suggest you store items in plastic containers or on shelving at least 12” off the floor.
- Ensure your window wells are clear of leaves and debris and by periodically checking your foundation for signs of wear, tear and cracks. Keep eaves and downspouts clear of debris and make sure water flow is directed away from the foundation. If your building code in your area permits it, have the downspouts connected directly to your weeping tiles or sewer drain.

In winter, keep snow away from the foundation to reduce surface water during sudden spring thaws and winter rains. Areas around ground level windows and window wells should be clearly regularly.

The condition of your foundation is a housekeeping or maintenance issue, not an insurance issue. If the land around your house slopes in towards your foundation, instead of running away from the home, the chance of ground water building up is greater. If you’re concerned about sewer back up, check with a plumbing expert in your area to see what can be done to reduce or eliminate the possibility of this type of loss. And you’ll want to check with your insurance broker to confirm what your homeowner policy covers.