

PREVENTING WATER DAMAGE CAUSED BY PLUMBING FIXTURES

Thousands of home insurance claims are filed every year. Some losses are major, others aren't, but they're always inconvenient—and usually avoidable! As property inspectors, we inspect and make recommendations on numerous buildings every year.

PROTECT YOUR INVESTMENT

Being a homeowner comes with its share of demands and responsibilities. Protecting your

investment requires regular maintenance and a dose of foresight.

Drain outdoor faucets before winter to avoid burst pipes. Replace your water heater before it breaks down and install a leak detector in strategic spots to avoid disaster. It all means work, but nowhere near as much as cleaning up water damage in your home!

TIPS FROM THE PROS

We're property owners too. We know simple, effective and practical ways of making water damage prevention part of your maintenance routine. We've seen a lot of avoidable losses, and we want you to benefit from our experience.

Your Desjardins property inspectors

MAIN CAUSES

- Not knowing where the shut-off valve is
- Water heaters
- Strange noises
- Washing machine hoses
- Outdoor faucets
- Prolonged absence during the winter
- Dishwashers
- Galvanised steel pipes
- Other things to watch for

CAUSE NO. 1: MAIN WATER SUPPLY SHUT-OFF

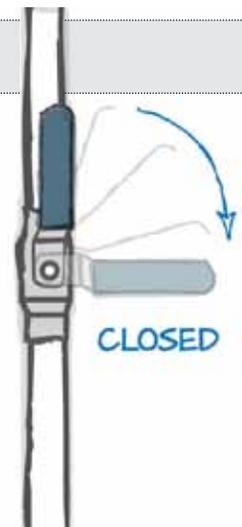
If a pipe bursts or the washing machine hose springs a leak, the first thing to do is shut off the main water supply to your home.

How? Turn the main water supply valve off.

BUT FIRST YOU NEED TO KNOW WHERE IT IS!

- If your home is connected to the municipal water supply, the valve is most likely on the front wall in the basement.
- If your water comes from a well or spring, the valve will be in the basement, on the wall closest to the water source.

To help keep potential water damage to a minimum, be sure everyone in your home, including children, knows where to find the shut-off valve.

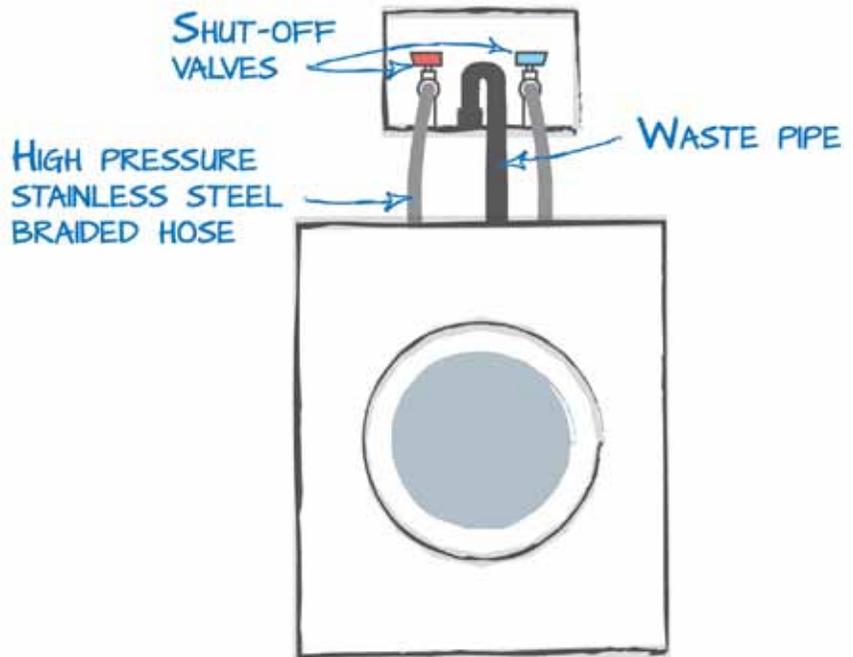


CAUSE NO. 2: WASHING MACHINE HOSES

Rubber washing machine hoses aren't designed to withstand constant pressure for more than 20 years, and therefore are a common cause of residential water damage.

The simplest way to avoid this type of damage is to get into the habit of shutting off the valves or faucets on the wall behind the washing machine after each use.

- We recommend inspecting hoses at least once a year, and replacing them every 10 years, even if they still appear in good condition.
- At the slightest sign of deterioration (cracking, swelling, corrosion), replace the hoses immediately—ideally with high pressure stainless steel braided hoses, which are more resistant and less likely to swell or burst than the standard rubber hoses that generally come with appliances.



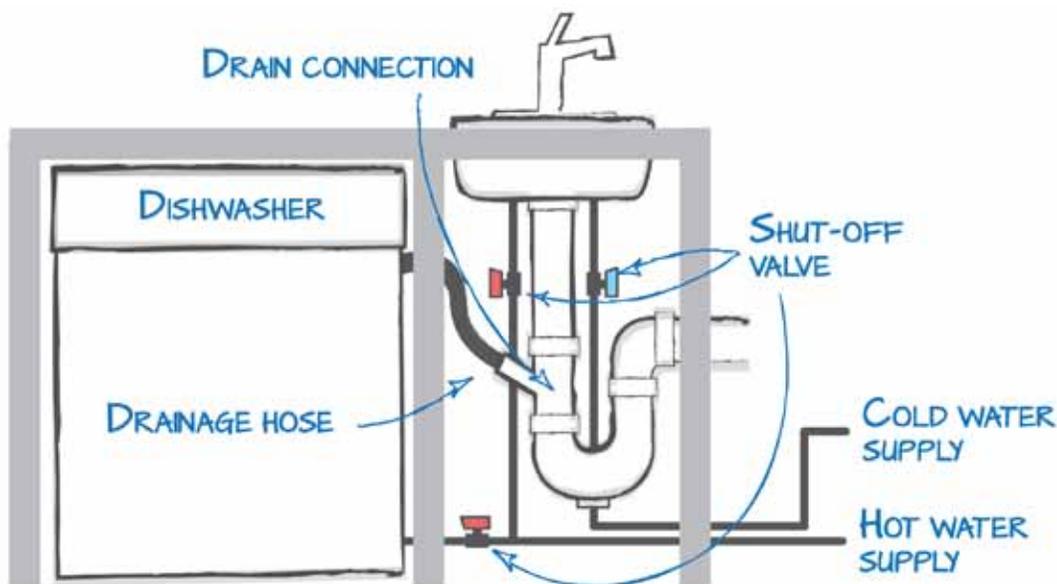
CAUSE NO. 3: DISHWASHER

Another household appliance you need to keep an eye on is your dishwasher. The water intake and drain hoses can deteriorate over time and spring small leaks that you might not notice right away.

Leaks can cause mould, so it's important to regularly inspect the drainage hose under or behind the dishwasher, as well as the hose under the kitchen sink, where the appliance is hooked up.

DON'T FORGET TO CHECK THE DISHWASHER DOOR GASKET!

It's a good idea to clean the rubber gasket around the dishwasher door to remove any food, debris or dirt that could block the seal. A sponge and a bit of detergent should do the trick.



CAUSE NO. 4: WATER HEATER

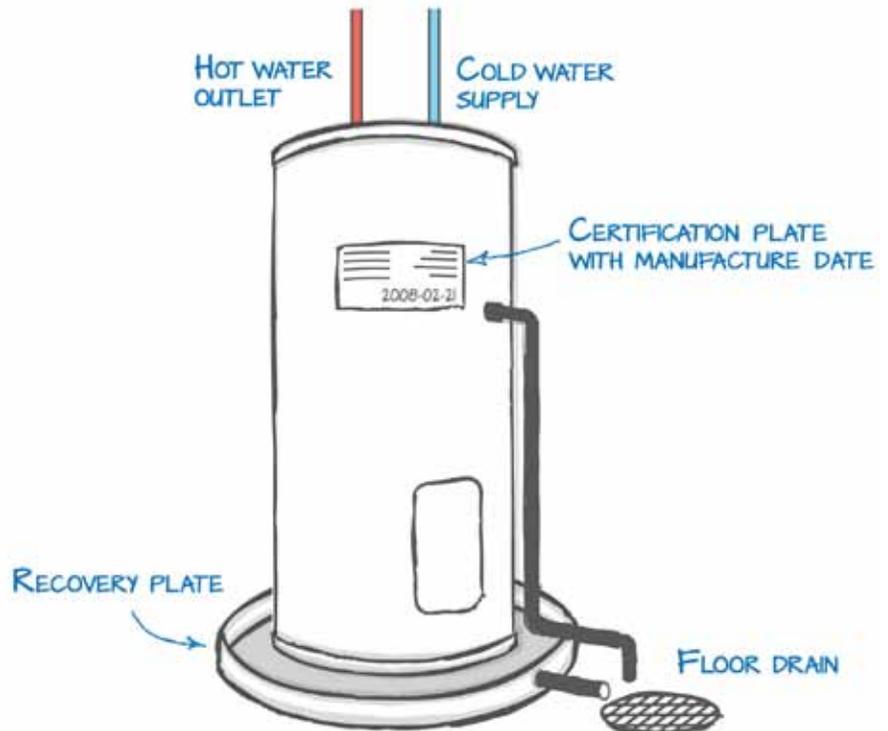
This essential appliance can cause serious water damage. To avoid a flood, replace your water heater before it's 12 years old or at the earliest sign of wear and tear.

To find out how old your water heater is, simply check the manufacturing date on the certification plate.

When you replace your water heater, take the opportunity to add a recovery plate under your new water heater that hooks up to the floor drain with a drainage hose.

TIP FROM THE PROS: INSTALL A LEAK DETECTOR

Water leaks that go undetected can be costly and cause extensive damage. A water leak detector finds leaks, sounds the alarm and automatically shuts off the water intake valve. It can even be connected to your home alarm system. Leak detectors should be installed by a professional plumber.



CAUSE NO. 5: OUTDOOR FAUCET

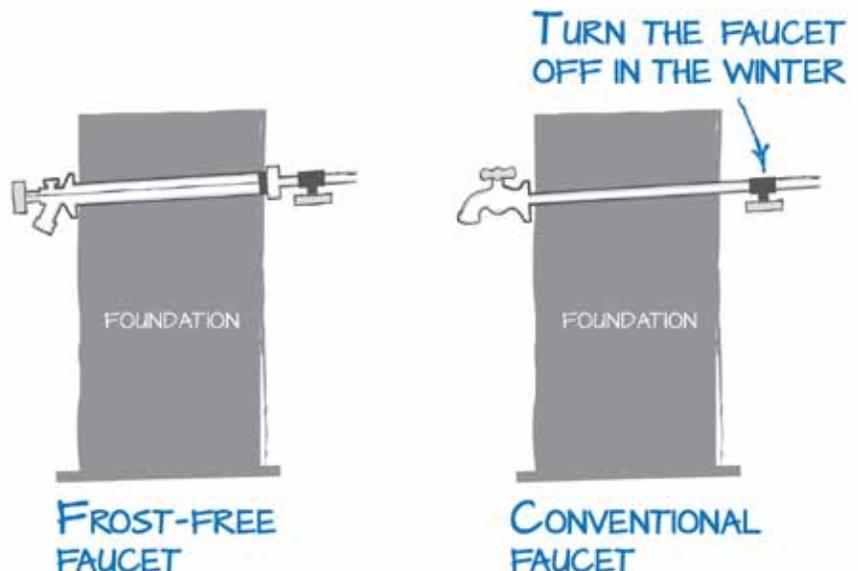
When fall comes around, it's time to inspect the outside of your home. Remember to protect outdoor faucets and pipes from freezing before the temperature drops below zero.

FROST-FREE OR CONVENTIONAL FAUCET?

If your home was built recently, it probably has a frost-free faucet. In this case, make sure you shut off the water supply properly and remove the garden hose from the faucet.

But if your home has a conventional outdoor faucet, it's important to drain it so the pipe doesn't burst. Here's how:

1. Turn off the shut-off valve inside the house (see diagram).
2. Turn on the outdoor faucet to drain the water.
3. Turn off the faucet and cover it so it's protected during the winter.



CAUSE NO. 6: GALVANIZED STEEL PIPES

Was your home built before the 1950s? Keep in mind that the galvanized steel pipes that were commonly installed in buildings in those days have a lifespan of 40 to 50 years.

Over time, rust builds up inside the pipes, reducing water pressure and flow. This increases the risk of leaks, burst pipes and water damage. The best thing you can do to protect your home is to consider replacing your

plumbing in the near future. This may sound like a big undertaking, but it's not nearly as bad as water damage in the middle of winter!

CAUSE NO. 7: STRANGE NOISES

Water flowing inside your plumbing carries a certain amount of pressure. When you turn off the faucet, the sudden stopping triggers a shockwave known as "water hammer." The characteristically loud noise associated with this phenomenon is indicative of a pressure surge, which can damage the pipes.

What should you do? To correct this problem, have a plumber install a water hammer arrestor on your pipes. Luckily, this isn't a big job.

CAUSE NO. 8: PROLONGED ABSENCE DURING THE WINTER

Heading south for the winter? Before you pack your bags, make sure your plumbing system is working properly, especially if you'll be away for more than a week.

Ideally, you should have someone drop by each week to ensure your heating system is working. Why? Because if your heating system fails during a cold snap, your plumbing can freeze and pipes can burst, without it being immediately apparent. It's only once the water in the pipes starts to thaw that the damage becomes apparent. Suddenly, you'll have water spraying everywhere, especially within the walls where the pipes run.

DRAIN YOUR PIPES IN EIGHT STEPS:

1. Turn off the main water shut-off valve.
2. Turn on all the faucets in the house to drain the water from the pipes.
3. Unhook and drain the dishwasher water supply pipe and, where applicable, the tankless water heater and ice maker.
4. Flush the toilet to drain the tank and pour 1 L (4 cups) of plumbing antifreeze into the bowl.
5. Pour about 500 ml (2 cups) of plumbing antifreeze into the sink, bathtub, shower drains and toilet bowls.
6. Pour 1 L (4 cups) of plumbing antifreeze into the bottom of the dishwasher and washing machine.

7. Use a hose to drain the water heater. First, make sure to turn off the power to the heater (to prevent the appliance from running without water). Then, connect one end of the hose to the faucet at the bottom of the water heater and set the other end directly over the floor drain. That way, the water will drain out safely.
8. Make sure there is no water remaining in the washer, the dishwasher or in the traps (U or S shaped pipes) located underneath plumbing fixtures (simply unscrew the cap underneath the trap).

If you have a hot water heating system and you're not comfortable with draining the pipes, hire a plumber to do it.

Don't have anyone you can rely to watch your house while you're away? Then you're better off draining the pipes!

OTHER THINGS TO WATCH FOR

Here are a few simple ways to keep your kitchen and bathroom sinks and your bathtub draining properly for years to come.

BATHTUB

If your bathtub drain is clogged and the water isn't draining properly, there's probably a clump of hair caught in it. To avoid this unpleasant problem, use a drain strainer, and clean it after each use.



Bathtub strainer

KITCHEN SINK

The sink strainer should be left in place at all times, and any debris should be discarded right away. Your sink won't block provided you catch any pieces of food or small objects before they slip down the drain.

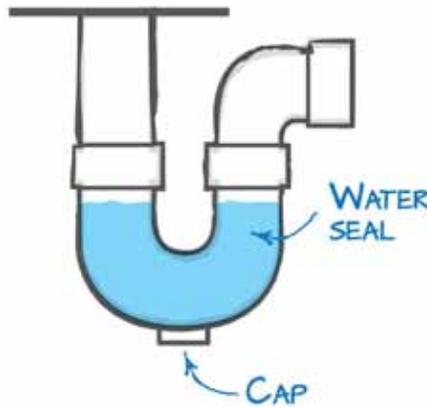


Sink strainer

TRAPS

A trap is a U or S shaped pipe fitting, found beneath every plumbing fixture (sink, bathtub, shower, etc.). Its shape allows it to trap a small amount of water in the pipe, to prevent unpleasant sewage odours, gases and bacteria from escaping back into the house.

Traps can be drained a few times a year, or any time you notice the water isn't draining properly. This preventive measure helps avoid buildup of debris that could create a more serious blockage in the drainage pipes.



CLOGGED DRAIN

Here's an easy, effective and environmentally-friendly way to avoid over-using chemical drain cleaners:

1. Sprinkle about 6 tablespoons of baking soda into the clogged drain.
2. Then, pour in 1 cup (or a bit more) of hot white vinegar.
3. Use a plunger, as needed, and repeat the operation 15 minutes later if the drain is still clogged.
4. When it's unclogged, run a strong jet of hot water down the drain.

Still clogged? You may have to try a more powerful chemical drain cleaner, but be sure to read and follow the label instructions. If that doesn't work, call a plumber.

These tips are provided for information purposes only. They are general in nature, and Desjardins Insurance cannot be held liable for them. We recommend using caution and consulting an expert for comprehensive, tailored advice.