



## WATER DAMAGE

January 2018 | No. 18

# SCM

An Educational Newsletter on Risk Solutions From  
Nationwide Private Client, Compliments of  
SCM's Personal Risk Management Division.

SULLIVAN CURTIS MONROE  
INSURANCE SERVICES, LLC

### Prevent water from damaging your home

Excluding catastrophes, water causes more damage to American homes than fire, thunderstorms, and theft.<sup>1</sup> About one in 55 insured U.S. homes has a water damage or freezing claim each year.<sup>2</sup> The damage to your home can be severe— whether it's an old water heater waiting to spill into the basement, a slow leak from a shower valve behind a wall, or an exposed pipe that may freeze and burst.

Nationwide Private Client's risk solutions team recommends the following simple and low-cost steps to help prevent water damage:

#### Leaks — if it holds water, it may fail:

- Inspect all appliances regularly for signs of age such as rust, cracking, and water stains
- Check hoses for splits, cracks, or kinks
- Verify all water connections are tight and dry
- Install a catch basin under appliances like water heaters and washing machines
- Work with a licensed plumber as needed

#### Lower your risk — know how to prevent and remedy these situations:

- Locate the main water shut-off valve in your home and learn how to operate it
- Be sure you know how to turn off fixtures with valves, such as toilets and faucets
- If you plan to be away for an extended period of time, consider dosing your home's water main
- During freezing conditions, cover exposed pipes and water spigots with insulation to prevent a pipe burst
- Replace existing supply hoses to your toilets, faucets, ice maker, washing machine, and dishwasher with braided stainless steel connectors<sup>3</sup>
- Consider installing a whole-house leak detection system
- This device will not only sense problems, but it will also shut off the water automatically to help prevent significant damage to your home and personal property. In many states, you may qualify for discounts on your premium if this type of device is installed.

#### Get to it fast — if water damage strikes, follow these important steps:

- Locate and close the main water shut off as quickly as possible. If you cannot, call a plumber

immediately.

- Dry the area as quickly as possible, including any standing water
- Contact a water mitigation service company — they have the right equipment and experience to mitigate the amount of damage and prevent secondary damage from mold or rot
- Contact your insurance agent or call us directly to report a claim. Be sure to save any receipts from incurred expenses to help process your claim.

<sup>1</sup>[iii.org/facts\\_statistics/homeowners-and-renters-insurance.html](http://iii.org/facts_statistics/homeowners-and-renters-insurance.html)

<sup>2</sup>Insurance Information Institute calculations, based on ISO®, a Verisk Analytics® business, data for homeowners insurance claims from 2010-2014

<sup>3</sup>[disastersafety.org/plumbing/](http://disastersafety.org/plumbing/)

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family. For more information, please email SCM's Personal Risk Management Division at [prminfo@sullicurt.com](mailto:prminfo@sullicurt.com) or call 800.427.3253 and reference "Nationwide newsletter."



Insurance overview is for informational purposes only and does not replace or modify the definitions and information contained in individual insurance policies or declaration pages, which are controlling. Terms and availability vary by state and exclusions apply. Products underwritten by Nationwide Mutual Insurance Company and Affiliates, including Crestbrook Insurance - Columbus, OH. Nationwide Private Client, Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. ©2017 Nationwide. PVR-0413AO.1 (5/17)

**SullivanCurtisMonroe Insurance Services, LLC | CA License 0E83670 | 800.427.3253**  
**[prminfo@sullicurt.com](mailto:prminfo@sullicurt.com) | [www.sullivancurtismonroe.com](http://www.sullivancurtismonroe.com)**

*This message is intended for the use of the individual entity to which it is addressed and may contain information that is privileged, confidential and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that an dissemination, distribution or copying of this communications is strictly prohibited. If you have received this communication in error, please notify us immediately by calling 949.250.7172, and return the original message to us. Please note, email does not constitute authorization to bind or alter coverage. Thank you.*

