

FORTIFY YOUR HOME AGAINST WATER LEAKS

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

SULLIVANCURTISMONROE
INSURANCE SERVICES, LLC

Water damage is the most common preventable cause of loss facing homeowners today, according to the Insurance Information Institute.¹

Water intrusion can come from a variety of sources including pipe bursts, appliance failure, and roof leaks. All can lead to water damage and potential mold exposure.

Your home's appliances and roofing materials may not last as long as you think. Proper home inspection and maintenance is key to preventing significant water losses. Be sure to regularly inspect your appliances, drain pipes, hoses, and surrounding area for leaks. Contact a licensed plumber or water mitigation company right away to remedy any leaks. Consider engaging them to perform an annual whole home leak inspection.

The following information is based on our property claims experience and should be referenced when thinking about replacing or upgrading elements of your home. Failure of appliances can lead to significant water damage. Water with high mineral content can degrade these appliances at an increased rate.²

Average lifespan of common household appliances and mechanical units:

- Dishwasher — 9 years
- A/C heat pump — 10 years
- Garbage disposal — 10 years
- Washing machine — 10 years
- Washing machine hoses — 3 years
- Water heater — 10 years
- Refrigerator — 13 years
- Furnace/boiler — 15 years
- Water softener — 15 years

Another important part of our risk solutions survey process for clients is to document the age and condition of roofs. Our report includes recommendations or requirements that your roof is inspected or repaired by a licensed professional to limit your exposure to potential water damage.

Average lifespan of various roofing materials:

- Cedar — 15 years
- Simulated slate — 15 years
- Asphalt composition — 20 years
- Metal — 40 years
- Copper — 70 years
- Slate — 75 years
- Clay/concrete tile — 100 years

We recommend you have your gutters cleaned and inspected on an annual basis.

¹<http://www.iii.org/fact-statistic/homeowners-and-renters-insurance>

²Citation International Association of Certified Home Inspectors, H&R Block-Block Talk

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 prinfo@sullicurt.com or call 800.427.3253 and reference "Nationwide newsletter."



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