

# DASCO INSURANCE AGENCY, INC.

## An Independent Agency - Working for You

### Prevent Water Losses in Your Home

There are numerous ways by which you can safeguard your home from water damage losses, including the following.

\* Your home's drainage system should be checked to verify that proper water drainage occurs. *For example, gutter downspouts should extend the proper distance from the foundation.*

\* Your yard should be properly graded to slope away from the home to allow surface water to adequately drain.

\* A sump pump system should be installed in your basement to keep unwanted water out of this vulnerable part of your home.

\* If you have a sump pump, check to see if the main pump and the back-up pump are on the same circuit. **Typically, they are, but this is a bad idea.** If the main pump trips the circuit, the backup pump only has the battery backup power supply, which may only last an hour or so. Why is this important? Assume you are on vacation and the motor in the main pump burns up, tripping the circuit. As the water in the pit rises, the back-up pump engages, but since the circuit is tripped, it can only rely on the battery power. When the battery is exhausted, there is no power to the sump pump, anymore. When you return from your vacation, there is 3 feet of water in your basement (this actually happened to one of our clients!).

\* Your washing machine hoses should be periodically checked since these hose failures cause millions of dollars of water losses each year. Hoses should be replaced at the first sign of wear. Many adjusters recommend that insureds upgrade to the heavy-duty wire mesh hoses or stainless steel hoses during this replacement.