

PROTECT YOUR HOME OR SMALL BUSINESS FROM WATER DAMAGE

Helpful tips for homeowners & small business owners

Extreme weather and aging plumbing contribute to an increasing risk of water damage. RSA's property experts have provided these simple pointers to help minimize the risk to your home or small business. These tips can have an immediate impact on protecting your property and your valuable possessions.

What to do when Water Damage Happens

Sometimes, despite your best efforts, you will experience water damage in your home or business. Don't panic, make sure everyone is safe, call RSA claims and follow these steps:

- Do not touch electrical wires, appliances or devices.
- If the sanitary sewer backs up into your basement, don't flush the toilet or turn on any taps, even if you have installed a backwater valve. This will only cause further flooding.
- Separate damaged property from undamaged property, and prepare an inventory of what has been lost or damaged.
- Take photographs of damaged property. If the property is covered, RSA will reimburse you for the cost of developing the photos.
- Keep receipts of any clean up costs incurred (i.e. wet/dry vacuum rentals, cleaning supplies, etc).

Tips for Preventing Water Damage

Water Damage Prevention – Outdoor

- Check your eaves troughs and downspouts every spring and fall to ensure that they are not blocked.
- Downspouts should discharge at least 3 feet from the side of your home or business, away from your neighbour's property.
- Dependent on municipality approval, disconnect any downspouts that are connected to the sewer system.
- Install window wells on basement windows at or near ground level.
- Have a licensed professional check your weeping tiles in case they are damaged or blocked.
- Older clay piping can get blocked with tree roots and water can get into your property. Consider having them replaced with metal, PVC or ABS pipes.

Water Damage Prevention – Indoor

- Have a licensed plumbing professional install an inline backwater valve to help prevent sewer backup. Check with your municipality regarding any permits required or by-laws that may exist.
- Install a sump pump to prevent ground water from entering your basement. Check the sump regularly to make sure it is functioning properly. If you choose to install an electric sump pump, consider installing a battery operated back up in the event of a power outage.
- Install wire mesh or braided hoses on washing machines and dishwashers to protect from leakage or rupture.
- Keep your drains and toilets free of household grease and other foreign objects that can cause blockage.
- Check with your municipality to see if they offer plumbing inspection services or a subsidy for installing a sump pump or backwater valve.



Protect your Home or Small Business when you are away

If you go away for 3 or more days in the winter, follow these easy steps to help prevent water damage:

- Turn off the water supply and drain your pipes.
- If you can't turn off the water supply, install a temperature alarm to help prevent your home or business' temperature from dropping too rapidly and freezing the water in your pipes.
- Get someone you trust to check your home or business every three days to make sure it's adequately heated.
- Don't leave appliances like washing machines on when you are away.

Basement Flooding and Sewer Backup*

During heavy rainstorms, the main sewer line can become overloaded, pushing raw sewage and waste water up through the drains and into the basement.

Other factors that can cause basement flooding include:

- Sump pump failure
- A blocked connection between your home or business and the city sewer line
- Deteriorated weeping tiles
- Inadequate lot grading
- Malfunctioning appliances
- Frozen Pipes

* Sewer Backup is an Optional RSA Coverage. Call your Broker for more information on Sewer Backup coverage.

RSA Understands What's Important.

If your home or business is affected by water damage, you want your life back to normal as quickly as possible without any hassles. That's where the people at RSA step in.

Hassle Free Claims® Service

RSA commits to provide you with Hassle Free Claims Service. We aim to settle every claim fairly and quickly to get your life back on track with as little distress as possible.

Visit us online at rsagroup.ca

Report a Claim or Learn More

To learn more about preventing water damage, or if you need to report a claim call RSA at **1 800 319 9993** or visit us online at rsagroup.ca. We're here to help 24 hours a day, 7 days a week.

WE'RE HERE TO REWARD YOU.

RSA Insurance & your Broker are dedicated to going the extra mile for you.

With us, you can earn one AIR MILES® reward mile for every \$20 (including taxes) you spend on your home or auto or both premiums. And it doesn't stop there – we'll reward you year after year, every time you renew your policies with us.



If you haven't already registered your policy with AIR MILES, please visit rsagroup.ca/airmiles to register and start collecting your rewards.

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