

If you discover water damage:

1. Turn off electrical power to the affected area and unplug and remove electrical appliances.
2. If your home or water is heated with gas or if you have gas appliances or fireplace, check for fumes. If you notice an odour, call the gas company immediately.
3. Take steps immediately to protect your property from further damage.
 - ✓ Shut off the main water supply to ensure that your belongings are not damaged further.
 - ✓ Move items out of wet basements and away from flooded parts of your home or place them on an elevated surface to prevent further damage.
 - ✓ If the sanitary sewer backs up into your basement, do not flush the toilet or turn on any taps as this will only cause further flooding.
4. Separate damaged property from undamaged property and prepare an inventory of what has been lost or damaged.
5. Take photographs of the damaged property.
6. **Report your claim:**
 - **During business hours:** call your AXA Broker
 - **After business hours:** in case of emergency, call AXA at **1-800-268-8865**

personal lines

water damage is
not child's play /
**what can I do to
prevent it?**



144103 10/2009

Water Damage
Prevention

The sole purpose of this brochure is to provide information and tips for preventing and treating water damage. Please refer to your policy wordings for complete details of your coverage, or speak to your AXA Broker.

redefining / standards



redefining / standards





Water Damage Prevention

Water damage is one of the leading causes for claims on home insurance. Extreme weather, burst pipes, leaky appliances and flooded basements contribute to an increasing risk of water damage.

What you can do:

Follow these helpful tips to prevent or minimize water damage to your property and protect your home and valuable possessions:

- Know where the main water shutoff valves in your home are located. If you do not have water shutoff valves on water lines under sinks and toilets and leading to outside faucets, it is recommended that they be installed.
- Check washing machine hoses for signs of deterioration and replace hoses that show any evidence of cracking.
- Check your eavestroughs and downspouts every Spring and Fall to ensure that they are not blocked. Extensions and splash pads should be placed on eavestrough downspouts.
- Disconnect any downspouts that are connected to the sewer system. They should be extended 6 feet/2 meters away from your home.
- Install window wells on basement windows at or near ground level. Check caulking around doors and windows for deterioration.
- Consider installing backflow valves or plugs for drains, toilets and other sewer connections to prevent sewer backup*. Note that sewer backup prevention valves need to be cleaned annually.
- Install a sump pump to prevent ground water from entering your basement.
- Keep floor drains clear of obstruction.
- In the fall, turn off the water supply to outdoor faucets and drain the pipes.

* Sewer Backup is an optional AXA coverage. Please call your Broker for more information on Sewer Backup coverage.

Preventative maintenance is key. Consider hiring a licensed Plumber/Contractor to:

- Conduct a thorough inspection, including a search for cracks in the foundation walls and/or basement floor.
- Check your weeping tiles for damage or blockage.
- Ensure that all gaps around the furnace and water heater exhaust vents have been properly sealed.

Protect your home when you are away:

If you are away from your home for 4 or more days during the heating season, follow these easy steps to help prevent water damage:

- Turn off the main water supply and drain your pipes.
- If you have not shut off the main water supply, turn off the water valve leading to your washing machine, toilets and dishwasher.
- Arrange for someone to enter your home daily to make sure that it's adequately heated.
- If you can't turn off the water supply, or arrange to have someone enter your home, a temperature alarm can be installed and linked to your monitored home security system, as an alternative.

"Now I'm
doing my part
to help prevent
water damage"