



Top 8 Tips to Help Avoid Insurance Claims

In our business, we've seen a lot!

- We've seen minor water damage to single rooms and we've seen 2-3 feet of water flooding entire basements.
- We've seen minor water spots on ceilings and we've seen the damages from water coming in through the roof and somehow finding its way through every wall and ceiling on its way to the basement.
- We've seen interiors of homes destroyed by fire and smoke and have seen the results of furnace 'blow back' where black, oily soot is sent through the furnace vents, covering carpets, walls, ceilings, pictures, furniture, and everything else.
- We've seen the after effects of break-ins, theft and vandalism.

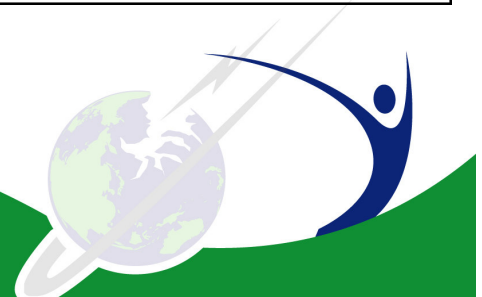
As we said, we've seen a lot.

We're telling you about this because from what we've seen, much of it was preventable and we thought it important to tell you about it. At JIT, we believe that the information contained in our Top 8 Tips is much more useful in your hands than it is in ours. We trust you will find some of it useful.

#	LOSS	DESCRIPTION	AVOIDANCE / PREVENTIONS
1.	Frozen Pipes	When freezing occurs, expansion pressure can result in a ruptured pipe. Plumbing in exterior walls and outside taps pose the greatest risk.	Make sure all pipes in exterior walls are properly insulated. Before winter, turn off water supply to exterior taps and drain hose bib. It is important for everyone in your home to know where the main water supply line shut off valve is located since precious time is wasted looking for it when a hose or pipe is leaking, often resulting in increased damages.
2.	Roof Leaks	Ice damming along eaves causes water to back up under the shingles and leak into the house. Includes leaks associated with age, wear and tear and damaging winds.	Ice damming can be avoided by keeping gutters clean, maintaining adequate air flow throughout the attic and keeping roof clear of snow and ice. Curled shingles, shrinkage and moss are all signs that the shingles have to be replaced. A professional inspection should be performed every 5 years to check flashings, caulking and general wear and tear.
3.	Theft / Burglary	Often, crimes of opportunity. Goals seem to include: get in, grab what they can and get out. Loss is greater if it is perceived that they have more time to be selective.	Do not leave valuables in the yard or for someone to see while looking through a window. If leaving for any prolonged period, have someone pick-up the newspaper, shovel the snow or cut the grass. Cut brush / foliage away from windows & doors. Consider installing an alarm, security signs, dead-bolts, cameras or even getting a dog.

 : 613-720-6743
 : 613-834-2021
 : info@jitottawa.com

5929 Jeanne D'Arc Blvd.
 #229, Orleans, ON
 K1C 7K2



4.	Washing Machine Hoses	One of the most common causes of water damage in a home. Similar to leaving a garden hose on for many years. Eventually, it is going to burst.	Bank on one of these hoses eventually bursting. Replace them every 4-5 years regardless of their 'appearance'. Consider paying a little extra on metal mesh encased hoses since they offer the best protection as they generally spring smaller leaks when they do begin to fail. This also applies to dishwasher and automatic ice maker hoses.
5.	Fire	Caused by soot build up in chimneys, faulty electrical systems, poorly maintained furnaces and gas fireplaces and cooking with oil / grease.	Have chimney / furnace / gas fireplaces inspected yearly. If you have a fuse/breaker that blows repeatedly, have it inspected to determine risk. Batteries for smoke and carbon monoxide detectors should be changed yearly, regardless of battery strength. Also a well executed emergency plan can be the difference between life and death or serious injury.
6.	Sump Pump Failure	Water rises below the foundation and sump pump fails to switch on and drain it away from the house.	Consider a battery back up, given that in severe storms (and heavy rainfall) the power often goes out. Consider having 2 pumps hooked up together in the event that one fails. Test pump early in the spring to make sure it is functional. Sump pumps will not last more than 9-10 years and should be replaced regardless of what condition it 'appears' to be in.
7.	Water Seepage	Water which comes in either through or under the home's foundation. Poor grading, inadequate drainage and debris all contribute to this problem	Landscaping should slope away from the house to prevent water from accumulating against the foundation. Drainage system around the house should be in good working order and draining either into the sump pump hole or in to the city storm sewer.
8.	Sewer Drain Back-up	Caused when there is a blockage or break in a sewer pipe or storm sewers are unable to handle storm runoff. Result is often reverse pressure into your house.	Don't cover drain with sub floor, laminate or carpet. Early detection is sometime critical to the severity of the loss. Consider installing floor drain plugs that are designed to try and block the drain and force the water to bypass it. Get professional advice on how to best prevent sewage coming up through other fixtures throughout the house. If you suspect blockage or a break in the pipes, call in a professional to inspect it.