

## Insurance 101

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### How to Keep Your Home Dry

Whether water is leaking into your home from the outside or the inside, it can cause a huge amount of damage to the structure or your belongings. But diligence, vigilance and regular maintenance is all you need to keep your home dry and damage-free. Here are a few key tips:

#### Water from the outside

- **Seal against seepage.** Check your windows and door sills for any gaps and use caulk to close any openings.
- **Stay dry up high.** Have your roof inspected for missing or damaged shingles, and get them replaced.
- **Clear your gutters.** Bring in the professionals to remove debris to ensure water flows freely. Consider having them install gutter guards to prevent clogging.
- **Careful lawn care.** Make sure sprinklers and irrigation systems aren't leaking into the home's walls or foundation.

#### Water from the inside

- **Repair and replace.** Washing machine issues are among the top causes of home water losses. Inspect hoses, as well as those for dishwashers, water heaters and refrigerator icemakers every year, and replace any with cracks or leaks.
- **On kinks and bulges.** Ensure plumbing lines, such as for the water filtration system, are not kinked or bulging. Kinked lines can cause a slow leak over time.
- **Keep them watertight.** Caulk any broken seals around showers and bath tubs.
- **Unplug before you go.** When you're going on vacation, shut off the water supply. In winter, drain the system first so the pipes don't freeze. Also, don't leave house while the washing machine or dishwasher is running.

One last tip: install some peace of mind. An automatic water shut-off valve and leak detection system can prevent water problems before they start. Installing them may even bring you a discount on your insurance.