



ADDED PROTECTION AT HOME

Act now, worry less later

The best time to install protective devices or materials in your home is during a renovation, addition or new construction. Consider the following recommendations early in your planning stages to increase safety, lessen the likelihood of damage and help minimize installation costs. Some proactive measures may even result in savings on your homeowners insurance premium.

Protection against water damage from plumbing/appliance failure

- Install a **whole house automatic water shutoff system** to sense excessive water flow or water in the wrong places and shut off the water to the house, preventing major water damage.
- Place **individual moisture detection devices** that are connected to your alarm system beneath your humidity/HVAC units, wet-bars, washers, sinks, skylights, and next to terrace doors to immediately alert you of a leak.
- Use durable flexible steel-braided hoses or **Floodchek hoses** instead of rubber hoses at all water supply points, such as washing machines, toilets, sinks, wet bars and ice makers, to prevent water damage from hose failure (all hoses should be replaced every five to seven years).
- Prevent damage from appliances or connection failure by installing **point-of-use water shut-off systems** at individual water supply points and HVAC units, such as an **IntelliFlow** for washing machines.
- **Floor drains** should be placed in the laundry room and all mechanical areas to prevent flooding in case of a pipe, tank or appliance failure.
- In cold weather climates, **low temperature sensors connected to your alarm system** alert you to a drop in home temperature and help prevent frozen pipes.
- Install **washing machines on the lower level** to avoid extensive damage if a leak occurs.

Preventing flooded basements

- Ensure your home is equipped with a **properly sized sump pump**, or dual sump pump, to help eliminate water runoff from spring snow melt or any heavy rainfall coming into the basement.
- Install an **automatic back-up generator** at your home to ensure that power remains active to your sump pump (and the entire house) in the event of power failure.

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Fire protection – detection, suppression and alarms

- Install a **full or partial residential sprinkler system with a water flow alarm**, especially in areas with no municipal fire hydrants. After installation, arrange for annual inspections/tests of the system and alarms, since maintenance may be needed to function properly.
- Install additional central station alarm components, such as **multi-criteria detectors** that detect smoke, heat, carbon monoxide and combustible gas, instead of traditional single-criteria smoke or heat detectors. **Combustible gas leak detectors** detect if there is a propane or natural gas leak in the home.
- When installing fire detection, always install **centrally monitored units** in kitchens, laundry rooms, mechanical rooms, garages and attics.
- Use **fire-retardant additives** for water-based latex paints, stains, polyurethane and acrylic-type coatings.

Additional measures of protection

- **Whole house surge protection** always should be considered. Most modern appliances have delicate electronic components that can be damaged by power fluctuations or surges, and AV systems are particularly vulnerable and require redundant protections.
- Install a **waterproof underlayment (ice shield)** on the entire roof to help prevent water damage as a result of ice damming.
- Paint unfinished basements with an **anti-microbial paint** and seal basement slab to eliminate or reduce mold.

For more information, please contact your independent insurance advisor.



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