

Water Detection Devices

Consider installing water detection devices in your home. These systems can detect even small amounts of water. They can be wired into a centrally monitored alarm system that will send a signal to notify you in the event of a leak.

These systems may also entitle you to receive a discount on your Chubb homeowners policy.

LEAK DETECTION SYSTEMS. Consider new technology that uses strategically placed water sensors that are electronically tied to a shutoff valve on your main water line. When a sensor is activated due to a leaking pipe or an appliance overflow, the shutoff valve closes and prevents additional water flow. A water leak detection system can also be wired into a centrally monitored alarm system.

WATER FLOW SENSORS. A broken water line or a frozen pipe could result in water flowing into your home — often unnoticed for a long period of time. A flow sensor can be installed on your home's main water line. The sensor is programmed to allow continuous water flow based on your water needs during a given time. If the flow of water exceeds this programmed amount of time, a valve will close to stop the water. These sensors can be programmed for varying times, depending on whether you are home or away from home for an extended period of time.

LOW TEMPERATURE SENSORS. Frozen water pipes are a common source of water damage. If you have a centrally monitored alarm system, consider having low temperature sensors installed as part of the system. This is especially important for seasonal homes or homes in colder climates.

SPRINKLER SYSTEMS. If your home has an indoor sprinkler system as a means of fire protection, a licensed contractor should inspect it at least once a year. The system should include a water flow alarm, preferably as part of a centrally monitored alarm system.

To learn more about water detection devices, contact your alarm company or local plumber.

Secondary Homes

- **Vacation/Seasonal Homes.** At the end of the season or when you close your home for a length of time, shut off the water and have all water pipes drained by a licensed plumber. The plumber should also inspect all water lines, the water heater and appliances that use water.

For More Information

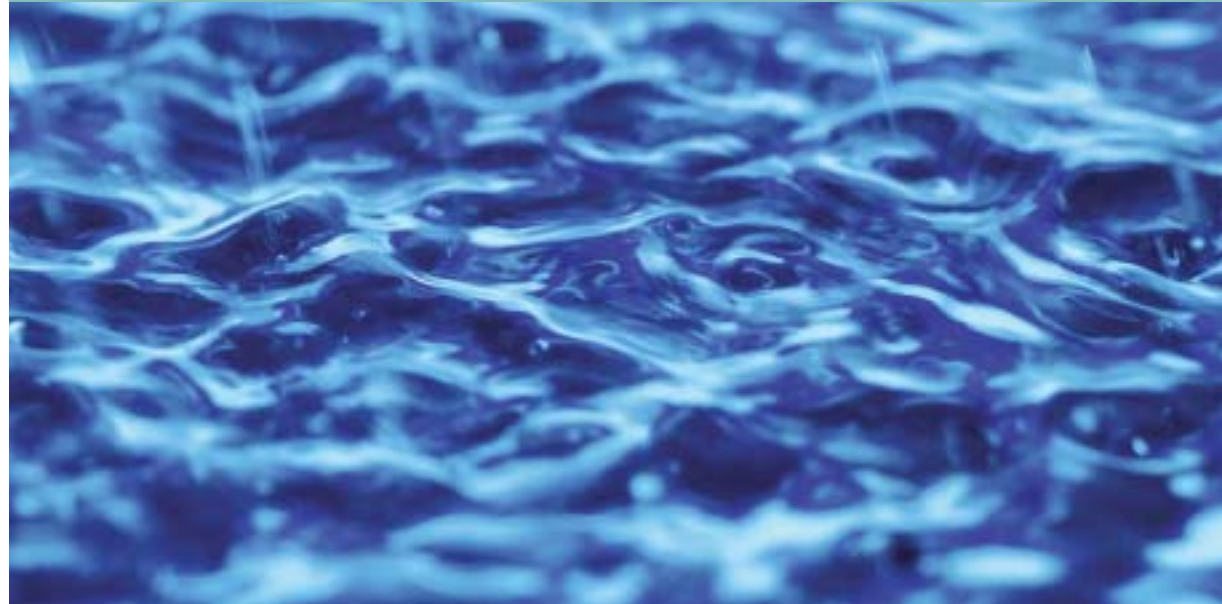
To learn more about Chubb homeowners coverage and how it can respond to water damage, contact your independent agent or broker.

For more ways to help protect your home against water damage, visit www.chubb.com/personal/watertips.



Keeping Water
Where It Belongs

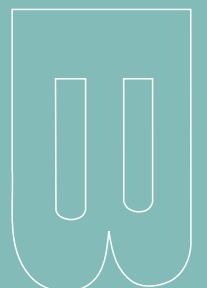
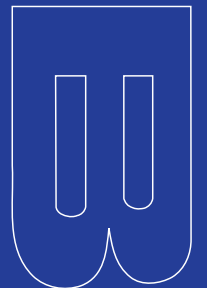
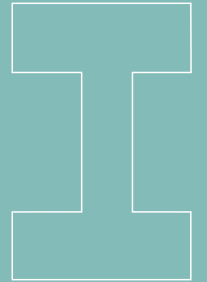
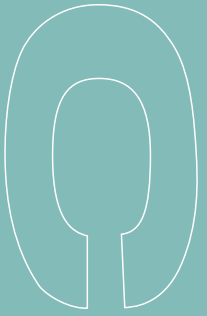
*Tips to avoid water damage
in your home*



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Box 1615, Warren, New Jersey 07061-1615
www.chubb.com/personal Form 02-01-0056 (Ed. 3/04)



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Whether the cause is prolonged rain or a heavy snow, you may be all-too-familiar with water in your basement or leaks in your ceiling. And while Mother Nature can take her toll on your home, there are other sources of water that can also damage your property — such as old appliance hoses, frozen pipes, and even clogged drains.

Consider the Cost

Water damage is not only inconvenient, but also costly — both financially and emotionally. Cherished possessions like an antique pocket watch or a favorite Oriental rug can be damaged by just a few drops of water. A slow drip can eventually lead to rotting that compromises the structural integrity of your home. A tiny leak may be a precursor to a catastrophe that releases several hundred gallons of water. Potential buyers may ask about these events if you plan to sell your home. Also, some of these events might not be covered by your homeowners policy.

Avoid Water Damage

Routine inspection and maintenance can help you keep water where it belongs. Use the following checklist to identify potential problem areas in and around your house. While you cannot control Mother Nature, preventive measures can minimize the possibility of water damage.

In many cases, certain measures could entitle you to a discount on your Chubb homeowners policy.

Protect Your Home's Interior

WATER SUPPLY

- ❑ **Water Shutoff Valves.** Know where shutoff valves for the main water supply, certain appliances, sinks and toilets are located. In the event of a leak, this will enable you to quickly shut off the appropriate valves before calling a plumber. Shut off your main water supply if you will be away from home for a week or more.
- ❑ **Plumbing Pipes.** Inspect your plumbing water lines and waste lines for leaks, damage or corrosion. Hire a licensed plumber for further inspection and repairs.

MAJOR APPLIANCES

- ❑ **Water Heater.** The average life span of a water heater is 7–10 years. If you notice puddles around your water heater, it should be replaced. Hire a licensed plumber to inspect and flush your water heater annually.
 - ❑ **Appliance Water Hoses.** Washing machines, dishwashers, icemakers, air conditioners and garbage disposals all use water to operate. Inspect them for leaks, and periodically replace the supply hoses. Shut off the water supply to the washing machine before leaving your home for an extended period of time.
 - ❑ **Moisture-Producing Appliances.** Vent your clothes dryer, stove and kerosene heater outside where possible. Use exhaust fans or open windows when cooking or running the dishwasher.
 - ❑ **Sump Pumps.** If your basement is prone to leaks or flooding, a sump pump is the best defense. Most sump pumps last about 10 years. Follow the manufacturer's suggestions for testing and optimal operation. The areas around the pump should be clear of debris. A battery backup is recommended to ensure proper operation during power outages.
 - ❑ **Humistat.** Keep indoor moisture low (ideally between 30 and 50% relative humidity). Consider purchasing an inexpensive humidity meter, available at local hardware stores.
 - ❑ **Air Conditioner.** Keep drip pans clean and the drain lines unobstructed and flowing properly.
- ### OTHER AREAS
- ❑ **Bathrooms.** Check caulking around tubs and shower stalls to ensure that a watertight seal is maintained. To reduce moisture, use an exhaust fan or open a window while showering.
 - ❑ **Basement.** Periodically inspect your foundation walls and floors for cracks that might allow water seepage, especially if you live in an older home or an area with poor soil drainage. Avoid storing valuables in your basement.
 - ❑ **Attics.** Ensure there is adequate ventilation in all attic and overhang areas to prevent leaks.

Protect Your Home's Exterior

ROOFING

- ❑ **Roof.** Missing, worn or broken roofing materials may allow water to penetrate and deteriorate the roof structure. Inspect your roof periodically, especially after severe storms. Contact a licensed roofer for further evaluation and repairs.
- ❑ **Roof Flashing.** Flashing is located at the intersection of all roof and wall lines, as well as along chimneys and roof valleys. Flashings may separate from adjacent surfaces and allow water to leak inside. A licensed roofer can inspect these areas and make repairs.
- ❑ **Ice Damming.** If you live in a cold climate, ice may form under snow that accumulates on the roof and overhangs. This can cause water to back up and leak into your attic and home. To prevent this, be sure there is adequate ventilation in all attic and overhang areas. Clear heavy accumulations of snow from the roof.

OTHER EXTERIOR AREAS

- ❑ **Gutters/Downspouts.** If you live in a wooded area, falling leaves may clog the gutters and lead to water backup that could damage your exterior siding. In late fall, clear gutters and downspouts of leaves and debris.
- ❑ **Grade of Property.** Soil should be graded from the foundation so that water flows away from the house during rain or snow.
- ❑ **Outdoor Hoses.** Turn off exterior hose bibs during the winter or if you will be away from home for a long time.
- ❑ **Window Wells.** Check basement window wells to ensure that they are clear of leaves and other debris. Consider installing window well covers.
- ❑ **Windows/Doors.** Inspect windows and exterior doors for proper caulking and weather stripping.
- ❑ **Exterior Paint/Siding.** Check for peeling and cracking.
- ❑ **Terraces/Balconies.** Regularly inspect terraces and balconies. Old or inferior flashing at the intersection of an outdoor terrace or balcony, located above a living area with a vertical exterior wall, can cause water leakage during rain or wind.
- ❑ **Exterior Drains.** Regularly remove all leaves and other debris from exterior patio drains.