

# Discounts\* for Water Loss Prevention Measures

Safety offers our insureds a discount of up to 10% for installing water leak detection/shut off devices in their property. There are two types of devices on the market today that we offer a discount on:



- Wi-Fi enabled sensors that are placed strategically around your home and can alert you of any water leaks near them (5% discount)
- More advanced whole-house water shut off-systems, which automatically turn water off to the home in the event of a pipe burst or water leak (10% discount)

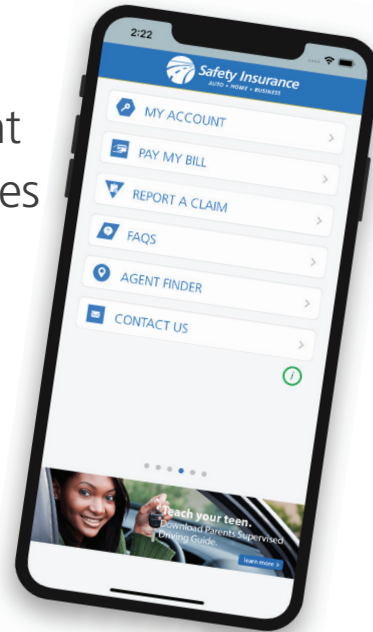
Typically the whole house shutoff systems require professional installation but many of the Wi-Fi enabled sensors are a simple DIY upgrade you can make to your home to protect it from loss.

\*Discounts available in MA and NH only

## Download the Safety Mobile App



Convenient app features include:



- Bill pay
- Report and track a claim
- Push message bill reminders
- FaceID enabled

Since 1980, Safety Insurance has partnered with Independent Agents to provide customers with the best possible insurance products and services at a competitive price.

Today, Safety is a leading provider of auto, home and business insurance in Massachusetts, New Hampshire and Maine.

Safety Insurance consistently maintains an "A" (Excellent) rating by A.M. Best Company, one of the nation's leading independent rating services.

To learn about Safety Insurance, visit [SafetyInsurance.com](http://SafetyInsurance.com)

For more details on Insurance from Safety, contact your Independent Agent today.



IBHS is a non-profit applied research and communications organization dedicated to reducing property losses due to natural and man-made disasters by building stronger, more resilient communities. [DisasterSafety.org](http://DisasterSafety.org)

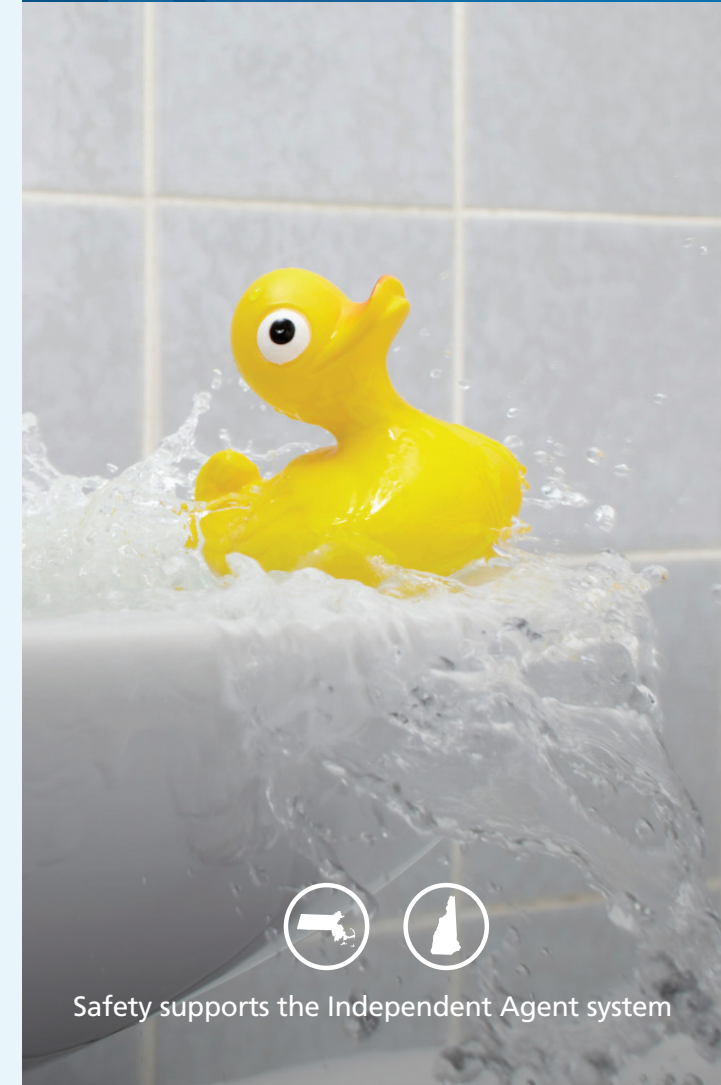


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## Preventing Water Damage Inside The Home



Safety supports the Independent Agent system

## REFRIGERATOR ICE MAKERS

**Study fact:** 73% of losses involving an ice maker were caused by the failure of the supply line hose. 10% of incidents involved new refrigerators and were linked to improper installation. Here are some loss prevention and maintenance tips:

- Proper installation of the icemaker supply line hose is important to avoiding water damage.
- Tightly connect the hose to the valve. Avoid over-tightening.
- Ensure the valve connection is secure and check for kinks.
- Inspect the hose every 6 months. If kinks are present, replace the hose.
- Leave a 3 to 4 inch space between the back of the refrigerator and the wall to prevent the hose from crimping.
- When pulling the refrigerator out for cleaning or service, avoid getting the hose caught beneath the wheel.
- Locate the water shut-off valve.
- Inspect the valve every 6 months to make sure the water supply will shut off. Replace the valve if needed.

## PLUMBING SUPPLY & DRAINS

**Study fact:** Homes 30 years old were 3 times as likely to have a plumbing supply or drainage problem. Here are some loss prevention and maintenance tips:

- Visually inspect plumbing pipes annually, look for condensation around the pipes or an obvious leak and corrosion.
- Pay attention to your water bill. A significant increase could indicate a leak.
- Call a plumber at the first signs of rust-colored water, backed-up toilets or sinks and cracked or warped flooring.
- Insulate pipes in attics, basements and exposed exterior pipes to avoid freezing.
- During periods of freezing weather, open cabinet doors to expose pipes to warm air.
- Disconnect garden hoses when freeze warnings are issued and turn off outside faucets.

## WATER HEATER

**Study fact:** The chance a water heater will leak or burst begins to dramatically increase when it is 5 years old. Three quarters of all water heaters fail before they are 12 years old. Here are some loss prevention and maintenance tips:

- Have a professional plumbing inspection of the anode rod at least once every 2 years and annually once the warranty has expired. The rod will eventually corrode and leave the tank vulnerable to damage.
- Remove sediment by flushing the tank every 6 months. Sediment will build up faster in areas with hard water.

## SUMP PUMP

**Study fact:** Power outages were the cause of 18% of water damage incidents involving a sump pump. Another 40% of incidents were attributed to things such as a clogged inlet screen or a faulty float switch. Here are some loss prevention and maintenance tips:

- Follow the manufacturer's recommendations for sump pump maintenance. These vary from running the sump pump every 2 to 3 months to a yearly cleaning before the rainy season.
- To inspect the sump pump:
  - Open the lid and remove debris that may be blocking the water inlet screen.
  - Pour approximately 5 gallons of water into the pump and watch the float valve rise.
  - As the float valve rises, the pump should turn on and the water should discharge through the outlet pipe.
  - Go outside and inspect the outlet pipe. Water should be flowing from the pipe and away from the home.
  - If the sump pump fails to operate during this inspection, contact a plumbing professional.
- Install a battery backup system.
  - Choose a system with a battery replacement warning.
  - Replace batteries every 2 to 3 years.

## TOILETS

**Study fact:** Water damage from toilets costs \$2,000 to \$10,000 per incident. 78% of incidents were caused by faulty supply lines, toilet flanges, fill valve assemblies or toilets that backed up and overflowed. Here are some loss prevention and maintenance tips:

- After flushing, remain in or near the bathroom until the fill valve has finished refilling the bowl.
- If the bowl or tank begins to overflow, turn off the water at the supply valve.
- Inspect the flushing mechanism inside the toilet and the supply line every 6 months.
- The fill valve should shut off when the float reaches the proper water level.
- Replace the flapper or fill valve assembly if you notice intermittent or constant tank refilling when the toilet is not in use.
- Inspect the supply line every 6 months.
- Ensure the connection to the valve is secure.
- Operate the valve to make sure the water supply will shut off. Replace if needed.

## SHOWER STALLS

**Study fact:** Homes more than 20 years old were 37% more likely to have water damage involving a shower. More than half of the shower stall water damage incidents involved a faulty shower pan. Here are some loss prevention and maintenance tips:

- Inspect tile and grout every 6 months, paying attention to loose or cracked tiles and cracked or crumbling grout lines. Repair as needed.
- Test the shower pan annually:
  - Block the floor drain.
  - Fill the shower stall with approximately 1 inch of water.
  - Use a pencil to mark the water line.
- Leave the water standing in the shower pan for 8 hours.
- If the water level decreases, contact a plumbing professional.

## WASHING MACHINES

**Study fact:** A burst water supply line caused half of all water damage incidents involving washing machines. On average, these incidents caused more than \$6,000 in damage per incident. Here are some loss prevention and maintenance tips:

- Turn supply valves off when not in use.
- Consider installing a lever-type valve that is easy to operate between uses.
- Do not operate the washing machine while the home is unoccupied.
- Leave a 3 to 4 inch gap between the back of the washing machine and the wall to avoid kinking the hose near the valve connection.
- Inspect the water supply line hoses every 6 months.
- Ensure that the connection to the valve is secure, but avoid over-tightening.
- Hand tighten first. Then tighten an additional 2/3 of a turn using pliers.
- Check the hoses for cracks, kinks or blisters, which are most commonly found near the hose connection.
- Washing machine manufacturers recommend replacing washing machine hoses every 5 years.
- Consider reinforced braided stainless steel hoses.

## SINKS

**Study fact:** Water damage from a sink averaged more than \$7,000 per incident. Of these incidents, 44% were attributed to faulty plumbing supply lines. Here are some loss prevention and maintenance tips:

- Inspect plumbing beneath sinks every 6 months.
- Ensure connections are secure and there is no evidence of corrosion on the pipes.
- Look for kinks in copper or plastic pipes. These could lead to pinhole leaks over time.
- Locate the water shut-off valve.
- Inspect the valve every 6 months to make sure the water supply will shut off. Replace the valve if needed.

