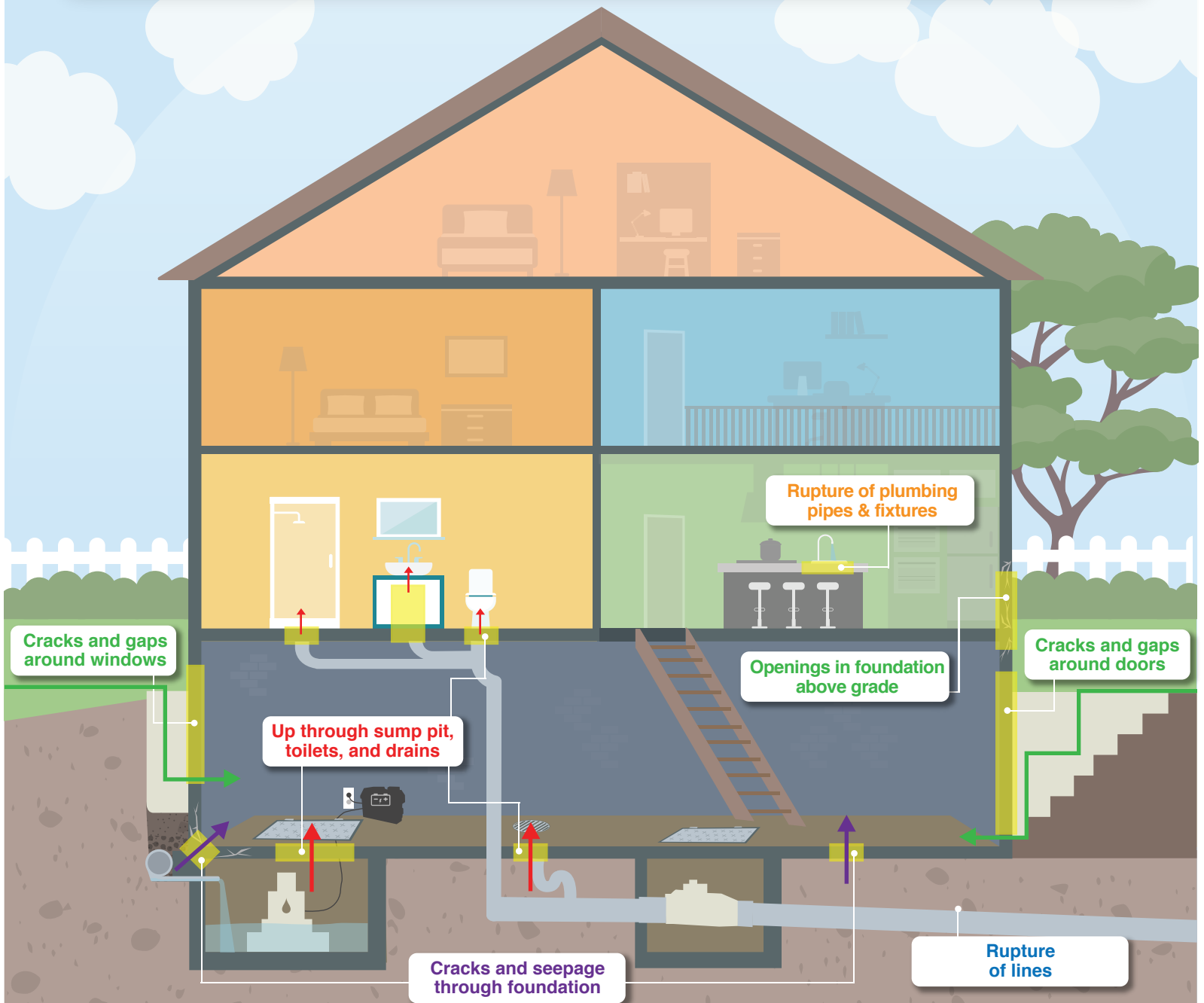


Understanding Different Types of Water Damage Risks at Your Home

This information is being provided to help you understand the different types of water damage risks at your home and the types of water damage coverage that may be available from insurers. It is intended as a starting place for discussion with your insurer to determine what kind of coverage might be right for you.



Type of Water Damage:

PF: Plumbing & Fixtures

SB: Sewer Back-up

OW: Overland Water

GW: Groundwater

WS: Water & Sewer Lines

Water entry sites

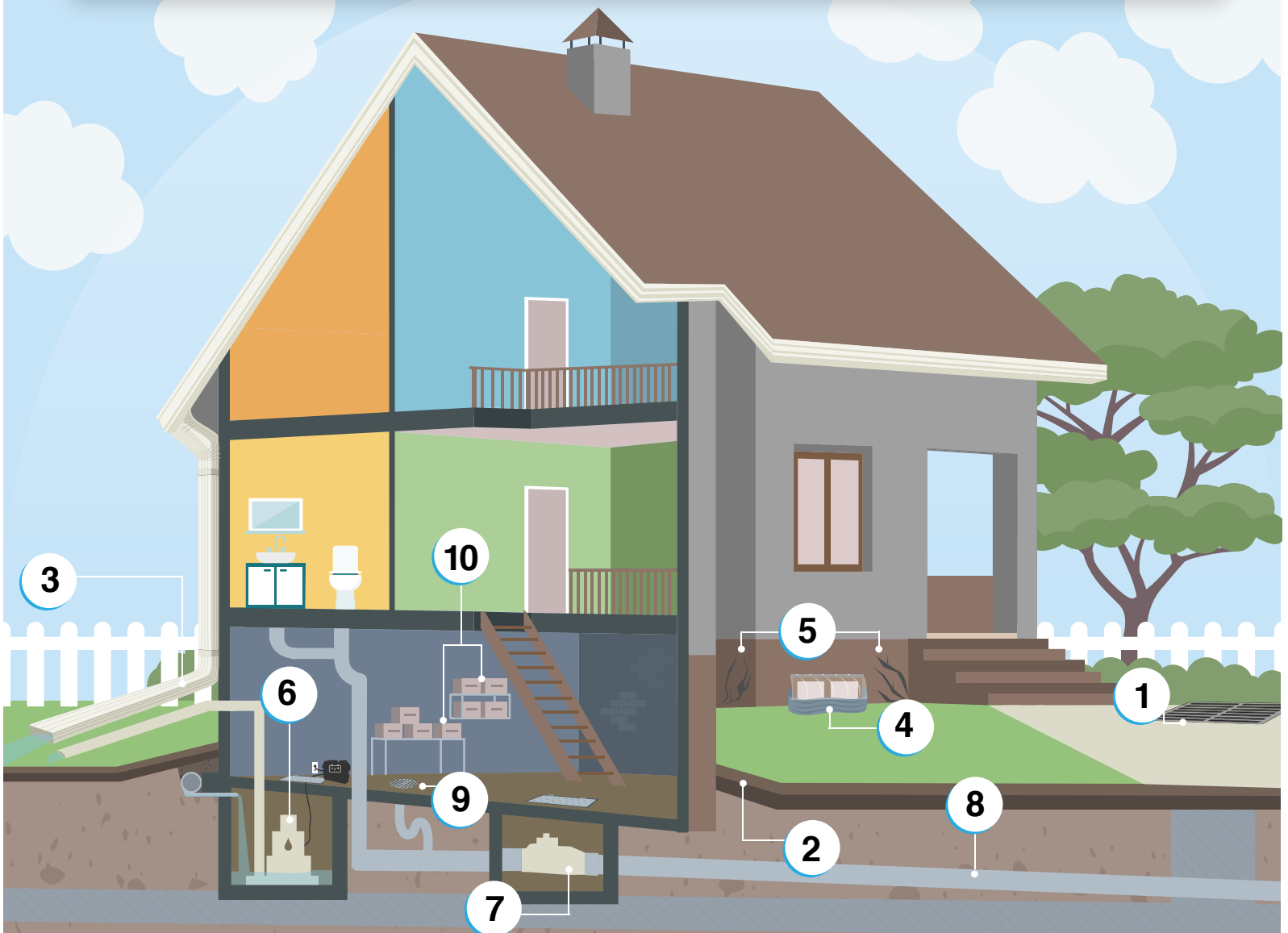
Home Insurance Coverage Summary:

- ✓ **Typically Covered:** Sudden and accidental damage caused by rupture of plumbing pipe(s) or fixture(s)
- ✓ **Optional Coverage:** Sudden and accidental damage caused by sewer back-up, overland and ground water flow and rupture of water and sewer lines
- ✗ **Typically Not Covered:** Damage created by chronic leaks or poor maintenance

Top 10 Actions You Can Take To Reduce Your Risk Of Basement Flooding

Reduce your risk of basement flooding by completing these important home upgrades and simple seasonal maintenance activities.

Note: Each home is unique and not all actions will be applicable at each home. Consult with your municipality about available subsidies. Work with a qualified professional to determine which actions are right for your home and to complete work where necessary.



OUTSIDE THE HOME

- 1 Remove debris** as needed from the nearest storm drain.
- 2 Correct grading of all surfaces** to direct water away from your home's foundation. Maintain grade of drainage swales and keep free of debris.
- 3 Extend downspouts** at least 6' (2m) away from foundation or to a drainage swale. (If downspouts empty into the ground, check with your municipality to see if downspout disconnection is right for your home.)
- 4 Upgrade window wells** to ensure good seal at foundation, minimum 4-6" height above grade, good drainage inside well, and install window well covers.
- 5 Repair cracks** in foundation walls and in frames, seals and glass in basement windows.

INSIDE THE HOME

- 6 Install and maintain** a sump pit, primary and backup sump pump, backup battery and flood alarm.
- 7 Install and maintain** a backwater valve.
- 8 Inspect, repair, and maintain your sewer lateral.** Do not pour fats, oil or grease down the drain.
- 9 Inspect, repair, and maintain your floor drain.** Add water to the trap every month. Keep path of water flow clear.
- 10 Store valuable items** in waterproof containers. **Raise electronics** 12" off the floor.