

There's a time and a place to enjoy wading.  
**This isn't it.**



### **Every ounce of prevention adds up.**

Whether you live in your home year-round or seasonally, water damage can be devastating. And the most likely source is not what you would expect – an overflowing dishwasher, a backed up toilet, a leaky pipe.

The good news is that simple problems have simple solutions. With some minor adjustments to household routines and a regular home maintenance schedule, water damage can easily be prevented.

### **Expect our best when you need us most.**

Should an accident happen, you can rest assured that your most valuable asset is protected by a company with the financial security to keep its promises to you. Universal North America Insurance Company has earned high ratings from A.M. Best and Demotech.

**Enjoy your lifestyle.  
Without interruption.**

#### **Travel smart.**

Turn off water valves to the refrigerator, toilet, washing machine and whole house when traveling.

#### **Stay home.**

Only run appliances such as the dish washer or clothes washer when you are home.

#### **Be alarmed.**

Purchase a water detection alarm that will notify you if moisture is detected.

#### **Read between the lines.**

Pay attention to your water bill; a significant increase could indicate a leak.

#### **Dive in.**

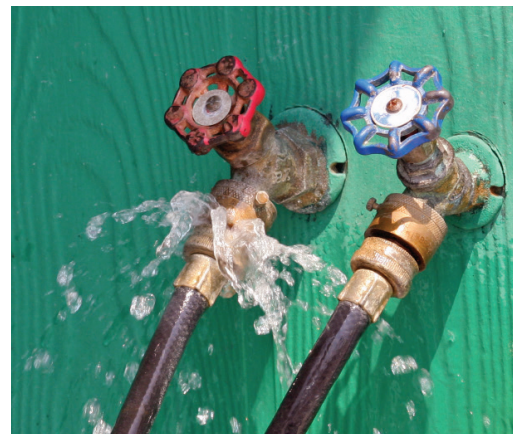
Take action immediately to repair any signs of a water leak!

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*Insurance with Values*

# Ten Common Sources of Water Damage to Your Home. And Steps to Prevent Loss.

Water Damage Source	Preventative Steps
<b>Roof</b>	<ul style="list-style-type: none"> <li>• Hire a professional to inspect your roof annually.</li> <li>• Repair cracked or missing shingles, pooling water and flashing deterioration.</li> </ul>
<b>Plumbing</b>	<ul style="list-style-type: none"> <li>• Visually inspect pipes annually for condensation, corrosion or obvious leaks.</li> <li>• Call a plumber at the first signs of rust-colored water or backed up toilets or sinks.</li> </ul>
<b>Refrigerator icemaker</b>	<ul style="list-style-type: none"> <li>• Make sure the supply line hose is properly installed.</li> <li>• Inspect the hose every six months looking for a secure connection.</li> <li>• Replace the hose if kinks are found.</li> </ul>
<b>Washing machine</b>	<ul style="list-style-type: none"> <li>• Inspect the water supply hoses every six months for cracks, kinks or dry rot.</li> <li>• Consider replacing rubber hoses with stainless steel.</li> </ul>
<b>Water heaters</b>	<ul style="list-style-type: none"> <li>• Remove sediment by flushing the tank every six months.</li> <li>• Hire a professional plumber to inspect the unit at least once every two years.</li> </ul>
<b>Toilets</b>	<ul style="list-style-type: none"> <li>• After flushing, remain close by until the fill valve has finished refilling the bowl.</li> <li>• Inspect the supply line, valve and flushing mechanism every six months.</li> </ul>
<b>Sinks</b>	<ul style="list-style-type: none"> <li>• Inspect the plumbing beneath sinks every six months.</li> <li>• Repair any corrosion and loose connections.</li> </ul>
<b>Kitchen and bathroom tiling</b>	<ul style="list-style-type: none"> <li>• Inspect the tile and grout around sinks and showers every six months.</li> <li>• Repair any loose or cracked tiles and crumbling grout lines.</li> </ul>
<b>Shower</b>	<ul style="list-style-type: none"> <li>• Test the shower pan annually to see if it holds water properly when the floor drain is blocked.</li> </ul>
<b>Sump pump</b>	<ul style="list-style-type: none"> <li>• Follow the manufacturer's recommendations for maintenance.</li> <li>• Inspect the pump annually.</li> <li>• Install a battery backup system to avoid malfunctions during a power outage.</li> </ul>



**One out of three homeowners has experienced water damage to their home. Routinely checking your own home can help you avoid becoming one of them.**

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