

WATER DAMAGE: PREVENTABLE EVENTS

Water that seeps in through the roof or the foundation; pipes that crack open or freeze and burst; dishwashers that drip; toilets that overflow; water heaters that leak... damage caused by water is the primary reason for claims by residential property owners and represent almost half of the home insurance settlement amounts paid out in Quebec. The good news is that we can prevent such unfortunate damage with a few precautions. To get a clearer picture, let's take a tour around the house!

Outside

- Inspect the roof in the spring and autumn to ensure it's in good condition
- Make sure the rain gutters, drains and downspouts evacuate water with no obstructions
- If you have trees, ensure leaves don't obstruct rain gutters and roots don't encroach upon your foundation
- Inspect the foundation and bring in a professional if you notice any cracks

Inside

- Check your pipes on a regular basis to detect leaks

- Make sure your toilet fixtures are in proper condition
- Inspect your water heater on a regular basis and consider replacing it after 10 years
- Don't run your dishwasher or washing machine when you're not at home
- Where applicable, have a plumber check the proper functioning of the flush valve flapper and the backflow trap (prevents wastewater from the sewer from backing up into your basement)

If you leave home for more than four days during the winter

- Turn off your waterlines and drain your pipes
- Ask someone to check your home to ensure the heating system functions properly, among other things

In the event of a disaster

Contact your portfolio manager immediately. On weekends and statutory holidays or after business hours, call 514 253-5221 or our toll-free number, 1 877 253-5221. Select option 5 and our automated telephone system will direct your call to our Claims Department, which is accessible at any time.

To discuss your insurance and risk management needs, we encourage you to get in touch with your Vézina portfolio manager. He will be able to analyze your situation and make sound, relevant recommendations.