

Saving Money on Your Insurance

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TEXAS COMMISSIONER OF INSURANCE

First aid for home water leaks

TAKING ACTION as soon as possible after a water leak is detected in your home can mean the difference between a minor repair and an ongoing situation that could drain your bank account.

The sooner you report the problem to your insurance company, the sooner repairs can be made to minimize further damage. Even a short delay can mean substantial additional cost.

It's a good idea to prepare for a leak before it happens. Learn where water cut-offs are located, inside and outside your home. You don't want to be searching for a hidden underground valve when water is flowing into your living room from a broken pipe. Keep tools handy in case the valves can't be turned by hand. This is especially true for the main cut-off outside. Conduct a "water leak drill" to make sure adults and older children know how to operate the cut-offs and that kids know who to call in an emergency.

If you're about to take a trip, turn off the main water supply before you leave. Make it part of your departure routine, like putting lights on timers and setting your alarm system. An unexpected water leak will be one less thing to worry about while you're away.

A relatively new concept for controlling water damage is the use of leak sensors. These electronic devices will sound an alarm if water is detected on floors. Consider installing the sensors in potential danger zones around water-heaters and washing machines. A moisture detector could tell you in minutes about a problem you might not notice for days.

Broken hoses on appliances are among the most common sources of water damage. Set up a regular schedule to inspect hoses and connections on washing machines, icemakers, dishwashers and water-heaters. Replace any that show obvious signs of wear, like drying, cracks, rotting or bulges. Consider using reinforced hoses that are less likely to break or rupture.

Another trouble spot is under sinks where a slow leaking pipe or garbage disposal might go unnoticed for quite a while. That could lead to water damage to floors, walls or even foundations.

If there is a leak, move quickly to stop the flow of water. Begin drying the area as soon as possible, towels and fans are a good way to start. Remove materials that are soaked through, but don't throw anything away until you get the OK from your insurance company. Make only emergency repairs to prevent further damage. Save all receipts. If possible take pictures of the damaged areas as further documentation.

TDI has also stressed to insurance companies the need to respond quickly to water claims. We've recommend that insurers acknowledge water claims within 24 hours and send a company representative to inspect your home within three days. Homeowners should make plans to be available to meet with inspectors within that time period.

Remember the insurance company has a strong incentive to make sure your water leak is fixed, whether it's coming from broken plumbing or through the roof after a storm. If the company doesn't move quickly it could mean an even larger claim. For some policies this could include the cost of eliminating any mold that developed as a result of the leak. Not all policies cover mold remediation, however. Homeowner policies without mold remediation coverage place the cost and responsibility for mold clean-up on the owner.

Water can be destructive, but acting quickly can minimize the damage. All it takes is some basic common sense to detect, stop and repair water leaks as soon as possible. That way it doesn't create an environment where mold could thrive and multiply your clean-up costs.

More information can be found on TDI's website at www.tdi.state.tx.us. ★

Editors:

- If you need further information, call: **Texas Department of Insurance Public Information Office (512) 463-6425**

We welcome your questions and suggestions about this column.