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Protect your home from the spring thaw

Though it may seem hard to believe, with snow everywhere you look, spring is on its way.

But before we can enjoy the warmer weather, there's the spring thaw to deal with. As a homeowner, it's your responsibility to make sure your home is protected when all the snow melts.

"This winter, parts of Saskatchewan have seen much higher than normal snow accumulation," said Rick Barks, Assistant Vice President of Personal Lines at SGI CANADA. "With the coming spring thaw, your home may be at risk of meltwater entering your basement and causing damage."

Barks recommends following some simple tips to reduce the risk of spring thaw problems in your home:

- Shovel or remove snow from around your home's foundation and move it where it will melt and drain away from the foundation.

- Ensure your downspouts are extended so they discharge rain or meltwater at least two meters away from the foundation. Downspouts should not be connected to the sanitary sewer system inside your home.
- Check to make sure your sump pump is working. If you don't have a sump pump, consider installing one. Contact a plumber for assistance if required.
- Check your basement regularly for signs of water.
- Consider installing a mainline sewer backwater valve to protect against sewer backup if you don't have one.

"Taking the time to prepare your home for the spring thaw is extremely important," said Barks. "Following these tips will help protect your home from flooding, seepage and sewer backup. Your municipality may have other prevention tips too."

Although home insurance policies cover many water escape and rupture situations, damage caused by flooding, seepage and continuous or

repeated leakage is not covered. Sewer backup insurance is often sold as an optional coverage and may be subject to certain conditions, limitations or exclusions.

“Talk to your insurance broker for all the details,” said Barks.

For more information on protecting your home, contact your insurance broker annually to ensure your policies are accurate, up-to-date and provide the coverage your family needs.

For more information on loss prevention, visit the Safety Tips section on SGI CANADA's website at www.sgicanada.ca.

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