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## Summer storms and sewer backup

Thunderstorms are part of our hot Saskatchewan summers and these types of storms can be devastating.

Unfortunately, there's not much you can do to protect your house from wind or hail damage during these destructive storms. That's why it's important you purchase home insurance.

Heavy rain can also cause severe damage to your home and belongings. Preventive maintenance will help to minimize the amount of damage severe rainstorms can cause.

“Sewer backup claims can be very costly and a great inconvenience to homeowners with finished basements,” said Rick Barks, Assistant Vice-President of Personal Lines at SGI CANADA. “It's also time consuming to clean up the sewage, disinfect your home, replace insulation and building materials as well as clean or replace any damaged belongings.”

Heavy rains can overload the sanitary sewer system and cause raw sewage to back up into your home. This can damage the interior of your home, your belongings and also introduce health hazards like mould and harmful bacteria.

According to Barks, following a few simple tips can help protect your home from sewer backup when heavy rain storms hit unexpectedly.

- Extend all rainwater downspouts away from the foundation of your home.
- Maintain surface landscaping so water flows away from your foundation.
- Install an automatic sewer backwater valve, especially if you've renovated your basement.

This valve automatically allows sewage to exit your home, but prevents it from entering your home from the sanitary sewer system.

- Install a sump pump and discharge the drainage onto your lawn or driveway.
- Test your sump pump every spring to make sure it is working properly.
- Keep sewer caps on all basement sewer outlets (floor drains, washing machine stacks and sump hole) during rainstorms.

Barks advises that you check your basement regularly during summer storms or have a reliable neighbour look in if you're away.

## Water escape and your home

With summer comes a higher frequency of water related issues for homes in Saskatchewan.

One of the first indications that you may have a water escape problem is the appearance of new water stains.

If you find water stains, you should look into the situation immediately or have a trained professional come and review the area and gauge the damage it has caused.

“Water can be very damaging to your home and contents, especially when a leak goes undetected over a long period of time,” said Barks. “Prevention is the key to minimizing water escape, and routine examinations will help you find leaks and prevent long-term damage to your home.”

One thing to consider is the installation of a leak detection system or water alarm. These systems can be installed to shut off the entire water supply when a leak is detected.

Water education can also be an important prevention tool.

“Make sure everyone knows where the main water shutoff valve is and how to open and close it,” said Barks. “Always shut the water off at the main valve whenever you will be away from home for more than a day.”

Barks suggests that you look at the following areas in your home for any signs of water escape:

- Dishwasher: Check for leaks under the sink where the hose connects to the water supply and under the dishwasher for water stains or damage to the floor or nearby cabinets.
- Refrigerator: If your refrigerator has an icemaker or water dispenser, check for leaks around the water supply line.
- Washing machines: Check the water supply hoses regularly for cracking or bulging.

These rubber hoses are under constant pressure and deteriorate over time.

They should be replaced every three to five years as a preventative measure.

- Water heaters: Generally, water heaters last somewhere between five and 12 years in Saskatchewan if the “anode rod” is replaced every two years.

Water heaters should be installed next to a floor drain on the lowest level of the home.

When you replace your water heater, consider placing it in a drain pan with a hose piped to your floor drain.

- Toilets: Internal plastic and rubber parts deteriorate over time and should be replaced on a regular basis.
- Outdoor sprinklers: Be sure to supervise the watering system and, to avoid the risk of seepage problems, do not overwater.

Barks also recommends you visit your local SGI CANADA broker to discuss your insurance options for sewer backup and water escape.

For more information on prevention and tips please visit SGI CANADA's website at [www.sgicanada.ca](http://www.sgicanada.ca) or contact:

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