

Prevent Water Damage this Spring

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Spring – the time of year when the green buds of grass begin to peak through and the snow begins to melt away. While for many the sunshine and warming temperatures brings relief from a long, bitter cold winter, the spring can also bring with it some unfortunate flooding problems. To help ensure you don't spend your spring cleaning time bailing water out of a basement or fixing a flooded foundation, Pioneer has found some great tips to prevent flooding.

Lowes home improvement store offers some excellent advice on preventing both internal and external water seepage. A few household items to keep an eye on that that can cause "internal" water problems are washing machines, ice makers, water heaters and water supply lines. If these have a leak, the dripping water can go undetected for quite some time, causing damage and possible mold issues. "External" forces that can cause water damage include gutters, roof problems, chimneys, cracks and more. Even if the opening is small, the melting snow and/or rain can begin to leak into your home, again causing major damage and even severe mildew.

Home water damage can be very dangerous and costly. But, there are ways to prevent such issues. The Weather Channel reports "the best way to prevent water damage from rainwater and snowmelt is to ensure the exterior materials of your home are properly constructed and maintained." Their website offers numerous ways to keep water from entering your home. A few of those suggestions include adding flashing (which is defined as "a thin metal strip typically found around doors, windows, thresholds, chimneys and roofs designed to prevent water intrusion in spaces where two different building surfaces meet"), checking attics and roofs for holes and leaks, making sure basement windows are sealed properly, having a battery operated sump-pump backup and ensuring that snow is removed far away from your home's foundation so that when it does melt, it won't be dripping into your home.

In addition to maintaining your home, the final way you can make sure your home is prepared for the wettest seasons is to ask your <u>Independent Insurance Agent</u> about Pioneer State Mutual's "Back up of Sewers and Drains" endorsement. The backup of sewers and drains as well as the failure of a sump pump is excluded in most homeowners policies. If you have a finished basement or use your basement area for storage, this is an important coverage to have. This endorsement can be added to your homeowners policy to offer up to \$20,000 in protection.

Taking these precautionary steps can help prevent water damage to your home, allowing you to have peace of mind as you enjoy the spring season.

