Prevent water from damaging your home

Less than an inch of water on your floors can cause significant damage, whether it's caused by a leaky roof, backed up pipes or rain coming in through windows and doors.

Water damage is one of the most common insurance claims. Not all water damage is preventable, but you can minimize the possibility with a little planning.

Inspect your roof
Check for loose, missing and broken shingles, and make necessary repairs.

Clean out gutters
Remove leaves, sticks and other debris from gutters. Consider installing gutter guards if debris builds up quickly.

Look for leaks
Check seals around roof vents, skylights and other areas where leaks could occur. Keep an eye out for staining or warping on walls, ceilings and floors, which could indicate unseen leaks. Spikes in your water bill and mold or mildew around your home are also signs of leaks.

Protect your pipes
Cold weather can cause pipes to freeze and burst. Insulate pipes in your home's crawl spaces and attic, even if you live in an area where freezing temperatures are unlikely. If a freeze is expected, let warm water drip overnight, preferably from a faucet on an outside wall. Just a trickle may keep your pipes from freezing.

If flooding occurs in your home:

- Know where your water shut-off valve is, and turn it off if pipes or appliances are leaking.
- Unplug electronics and move them to a dry location. Never use electric appliances in standing water.
- Remove as much water as possible as soon as you can.
- Dry or remove carpets, carpet padding, rugs, furniture and other wet possessions to avoid mold and reduce damage.
- Ventilate with fans or use dehumidifiers to dry out the house.

For more information, call your AAA insurance agent or insurance customer service, or visit your local branch.

These tips are provided by the Marketing team at CSAA Insurance Group.