



Insurance Tips brought to you by

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What you can do: *If you live in an area prone to flooding or sewer backups, it pays to take precautions.*

Inside your home

- Store valuable items in upper floors of your home, away from the basement.
- Use water-resistant building materials below ground level.
- Install a sump pump with back-up battery power.
- Install backflow valves for drains, toilets and other basement sewer connections.
- Raise large appliances, furnaces, hot water heaters and electrical panels up on wood or cement blocks. If you're unable to do so, consider anchoring these items and protecting them with a floodwall or shield.
- Anchor fuel tanks to the floor. A fuel tank can tip over or float in a flood, causing fuel to spill or catch fire. Make sure vents and fill-line openings are above flood levels. For propane tanks, contact the propane company on best storage methods.
- If flooding is imminent, shut off electricity to areas of the home that may be affected. Use sand bags or install flood shields or built-up barriers for basement windows and doors.

Outside your home

- Ensure proper lot grading. If possible, build up the ground around your home to allow water to drain away from your basement walls.
- Check sidewalks, patios, decks and driveways to make sure they haven't settled over time and are causing water to drain toward your house.
- Consider landscaping with native plants and vegetation that resist soil erosion.
- Clear snow away from your home's foundation. If the ground is sloped one inch per foot near your home, move snow three to five feet away to help minimize flood problems.
- Keep water out of window wells.
- Make sure downspouts extend at least six feet from your basement wall. Water should drain away from your home and neighbouring homes. It should drain toward the street, backyard or back lane.
- Use a rain barrel to catch water runoff.