

Home Matters

Loss prevention tips for all your home matters provided by
Beyond Insurance Brokers Inc.



Controlling Flooding Due to Surface Water

The primary reason your basement and home can flood during a rain storm is due to poor or blocked drainage. To help you keep water from seeping into places it's not wanted, Beyond Insurance Brokers Inc. offers the following precautionary measures you can take to protect your home and your belongings from flooding due to surface water.

Simple Prevention Steps

- Since leaves are the biggest contributor to clogged gutters, clean the gutters and the drainage downspouts attached to your roof at least twice a year.
- Make sure that the ground area within 3 metres of your home slopes away from your home's foundation.
- Extend downspouts at least 3 metres from your home.
- Direct water flow from downspouts away from your home, being careful not to discharge the water too close to adjacent property.
- Have your roof carefully inspected at least once a year by a capable person to check the roof thoroughly for missing shingles, degraded roof components, separation of the roof from chimneys and exhaust pipes, and other roof problems.
- If your house or commercial lot is at risk of flooding from a higher neighbouring property, consider building a solid wall masonry fence on the water-vulnerable boundaries of your property.
- Preventative landscaping can also help reduce the chance of a mud slide or flooding.
- Be vigilant for warning signs of an impending water flood problem. This includes water stains and mould growth on ceilings and walls, the underside of attic roof sheathing, and mould water pooling, water dripping, water leaks, or mould growth anywhere inside your home or business.



Safety First

Plan ahead! If flooding occurs, be familiar with how to shut off electricity, gas and water at main switches and valves. Knowing how to do this ahead of time will help you to react quickly and minimize potential damages.

Call us today at 905-666-7600 to ensure your homeowner's insurance policy protects you against flooding due to surface water.

**Beyond Insurance Brokers
Inc.**

www.beyondins.net/
905-666-7600

