

## Locating Water Shutoff Valve



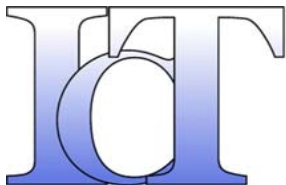
Make sure everyone in the family knows where to locate a shutoff valve for every appliance they may use. It is also essential to know where your outside water meter is located in order to turn water off to the house.

Never leave appliances like dishwashers and washing machines running when you leave the house. If you plan to be gone from your home for a few days or longer, turn off the water supply to your house.



The Insurance Council of Texas (Council) is a non-profit trade organization consisting of more than 400 property and casualty insurance companies operating in Texas.

To contact the Council, call (512) 444-9611.



A  
HOMEOWNERS  
GUIDE  
TO AVOIDING  
COSTLY  
WATER LOSSES

Cost Saving Tips  
Provided by  
The Insurance Council  
of Texas

## Water Basics

Water plays an essential role in our daily lives. We need water to drink, wash our clothes and dishes, take showers and nurture our lawns and gardens.

However, water can be as devastating as it is helpful. In 2001, water-related losses in Texas homes cost consumers and insurers more than \$1.2 billion. Oftentimes, water damage takes weeks or even months to repair.

## How to Detect Water Problems



Review your water bill each month or billing cycle. Unusual fluctuations in the bill when water usage has not changed can tip you off to a small leak before it becomes a catastrophe.

Take a few minutes to look at your appliances like washing machines, bathroom fixtures and hot water heaters. Check the floor and woodwork under every appliance for any signs of standing water, stains or damage.

## Preventing Water Damage

Water can become a problem anywhere it enters your home. You don't have to be a professional plumber to know that an older appliance that is due to be replaced is a prime candidate for a sudden and accidental water leak.

An annual check-up of possible leaks on every water connection, hose and basin is simply good preventive maintenance.



## Freeze Protection

Make sure that all water piping that is exposed or located in an attic or outside walls is properly insulated with insulation designed for that purpose.



This includes protecting outside water faucets.

## Washing Machine Hoses

Even when your washing machine is not in use, the hoses carry pressurized water. If a hose leaks or bursts even when the washer isn't running, it can quickly fill a room with water. Hoses should be replaced every five to seven years.



**Tip: Replace the hose.** Remember to shut off the water supply to the washer. Make sure the new hose is free of kinks and tight bends when it's installed. Keep at least four inches between the water connection and the back of the washing machine. The average cost of these hoses is \$10. The more expensive hoses include external steel braided wire, which is more durable and has a lower failure rate.

## Shower Tile and Grout

Older tile shower floors and walls may allow water to seep into sheetrock and beneath the shower basin. This can cause deterioration and rot the wooden structure of the home.



**Tip: Inspect your shower** for cracks or missing grout between tiles. Repair missing caulk or grout. Reseal tile with masonry sealer, which can be purchased at most paint or home improvement stores.

## Hot Water Heaters

Hot water heaters should be partially drained annually to keep sediments from building on the bottom and causing erosion and rust of the tank lining. This can prolong the life of your hot water heater.

**Tip: Be careful when draining.**

To drain, turn off the electricity or gas supply. Attach a hose to the drain valve at the bottom of the tank and lead it to a nearby floor drain or into a bucket. This water will be hot. Allow it to drain until it becomes clear (typically a gallon or more). Close the drain valve and open the cold water supply to refill the tank. Restore power or gas to the heater.



## Water Pressure

Water pressure set too high in a home can cause major problems. Pressure should be set between 60 and 80 pounds per square inch (psi). Water pressure over 100 psi can damage your hot water heater and increase the likelihood of leaks.



**Tip: An inexpensive water pressure gauge** can determine your water pressure. A plumber can install a pressure-reducing valve that will bring your water pressure back to normal.

