



## LSI INSURANCE SERVICES, INC.

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# UNDERWRITING/MARKETING BULLETIN

January 2013

## WATER DAMAGE PREVENTION

Water damage is the second-most frequently filed homeowner insurance claim. In fact, one in 65 homes has a water damage claim each year.

Statistics have shown that we are seven times more likely to experience water damage rather than fire damage and six times more likely to experience water damage than a burglary.

The frequency and the severity of water losses significantly increase when a property is a secondary or vacation home. When a leak is left unnoticed over a period of time, the damage can be devastating. Oftentimes, mold results, which is rarely covered by insurance.

**One word:** *"PLUMBING"*

**Solution:** *SIMPLE – Turn the water off at the main when the home is unoccupied !*

Here is a list of things that can protect a home from water damage:

- Check hoses, toilets and faucets on a regular basis.
- Know where and how to shut off your water main. In most situations, shutting off the water main will stop the flow of water.
- Install floor pans under appliances. While they can't prevent a catastrophic leak, they can prevent damage from small slow undetected leaks.
- Consider water leak detection alarms and automatic shut-off valves. When water is detected in a specific area, an alarm is triggered or the water is shut off to prevent further damage

Please feel free to contact our underwriters for more information about this and all of our products and services.

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