



Protect Your Church Risk Management Bulletin

Preventative Maintenance

- Clean out and repair gutters and downspouts. Keep gutters free of leaves, dirt and debris. Repair loose joints and missing sections and ensure downspout extensions point away from the foundation so the water drains at least 1.8 m (6 ft.) away.
- Check outside water taps for freezing damage.
- Find and seal any foundation, crawlspace or basement cracks.
- Always check your basement for leaks after heavy rainfall or a rapid thaw.
- Plumbing: label water supply pipes clearly to make them easy to find in an emergency.
- Look for tell tale signs of water damage inside your house – stained ceilings and drywall, damp areas in the basement or cracks in your concrete floor that get wider over time or have signs of discolouration from water seepage. Check for cracked caulking around windows and doors. Sniff out musty, wet odours and look for signs of mould and mildew along wall edges and baseboards.
- Avoid pouring fats, oils and grease down household drains.
- Check drywells or drainage spots and remove any debris.

Did you know?

A water heater that is more than 10 years old is due to fail.

Insurance fact

The average cost to repair damages caused by a water tank failure is \$34,828.

Protect your Contents

- Avoid using the basement as a “catch all” for contents.
- Use plastic bins to store items susceptible to water.
- Store valuables in upper levels.
- Keep items away from floor drains.
- Install a back flow valve on all floor drains and the sewer main.



Protect Your Church

Equipment Maintenance

- A water heater should be replaced if it could be ten or more years old.
- Have exterior oil tanks inspected twice annually by an experienced person. Check for signs of blackening or corrosion and leaking around the oil line, filter and valves. Immediately report any leakage to the fuel supplier, your insurance company and possibly to the provincial department responsible for the environment. Rust should be removed with a wire brush and painted over with rust inhibiting paint.
- Make sure air conditioning units are in good working order – change the filter, check hose connections for leaks and make sure the drain pans are draining freely.
- Inspect the washing machine and dishwasher hoses and clean the filters.
- Check the float of your sump pump to ensure it's clean and moving freely by pouring water in the sump tank.
- Check that the battery of your sump pump is in good condition by running the sump pump a second time with the power off. You may wish to have a back-up sump pump in case the first one falls during heavy rains.
- Change batteries in your smoke and carbon monoxide detectors and test them twice annually to be sure they work properly.
- Engage a qualified HVAC technician to inspect the system and ensure that it is running safely and efficiently. This should be performed on an annual basis.

Did you know?

The summer is when most weather related claims occur.

Insurance fact

Water damage is our greatest source of losses. Both in terms of number of claims and damages incurred.

Asbestos

It is critical that you exercise caution in disturbing pipes or insulating material that contain asbestos. Once airborne these particles become very dangerous. If in doubt as to whether or not a pipe or insulating material contains asbestos have a professional come to check whether it is safe to handle. In no cases should you disturb these materials if you suspect they contain asbestos.