

# Ten tips to reduce risk of basement flooding

Now that spring is here, prudent Albertans who own or rent property are advised to take steps to reduce the risk of basement flooding.

Taking precautions is increasingly important because incidents of torrential rain and other extreme weather events are rising:

- Environment Canada reports that extreme weather events that used to happen every 40 years now happen every six
- This means more snowstorms, rainstorms, tornadoes and hurricanes

“It also means more flooded basements, sewer backups and washed-out roads,” the Insurance Bureau of Canada cautions:

- Insured losses from natural catastrophes are increasing, reaching more than \$1.5 billion across Canada in 2011
- In Alberta in 2011, insurers paid out nearly \$4 billion in net claims for all lines of business

Frequent basement flooding not only causes damage and lowers property values, it is linked to respiratory problems and other health hazards. Reduce the risk of basement flooding by taking these 10 practical steps:

1. Clear floor drains of obstructions
2. Ensure that there is proper grading around your property
3. Install a sump pump
4. Install backflow valves or plugs for drains, toilets and other sewer connections to prevent water from entering the home
5. Store important documents and irreplaceable personal objects (such as photographs) where they will not get damaged
6. Elevate furnaces, hot water heaters and electrical panels in the basement on masonry or relocate these objects
7. Avoid finishing areas like basements that may be prone to flooding
8. Guard against having tree roots too close to waterlines, as they can grow through cracks
9. Ensure that materials such as diapers, oils, grease and fats are disposed of properly
10. If you are going away from your home for more than three days, have someone check your property

If you do find water in your basement, take the following precautions:

- Do not turn on any electrical switches until your electrical system has been checked
- If you have gas service, check for fumes. If you notice an odour, call the gas company immediately
- Take steps immediately to protect your property from further damage and save receipts
- Let your insurance representative know what has happened as soon as possible

Your insurance company will cover any reasonable costs associated with protecting your property if the loss is covered by the policy, according to Insurance Bureau of Canada.