

How to reduce fire and water damage risks in your home.



At Patriot Insurance Company, we pride ourselves on making the insurance claim process as easy as possible. But you know what's even easier? Taking precautions that reduce risks in your home, so those claims don't happen. In insurance lingo, this is known as "risk mitigation." In English, an ounce of prevention is worth a pound of cure.

Here are four ways to reduce the risk of fire and water damage in your home — and keep your family safer.

Reducing fire risk:

1. Test smoke detectors monthly and change batteries every six months. Don't assume your detectors are functional. Most smoke detectors have a test button you can press to make sure the alarm is working; press the button and hold it down until you hear the alarm. If the alarm doesn't work or the sound is faint, replace the batteries. Batteries should be replaced twice a year. For an easy reminder, replace them when the time shifts to daylight saving time and back again.

- If you have a **lithium-battery-powered smoke detector**, the batteries do not need to be replaced. It will last about 10 years, at which time you should replace the entire unit. Most lithium-battery-detectors have an "end of life" alarm that alerts you when to replace them.
- If you have a **hardwired smoke detector** (one that's connected to your home's electrical system),

you will still need to replace the backup battery every six months, in case of an electrical outage.

All smoke detectors, regardless of power source, should be replaced every 10 years.

2. Rely on professionals for electrical work, even for simple projects. While some DIY projects are great ways to save money (painting, for example), electrical work should be left to the pros. Amateur electrical work can lead to serious injuries, electrocution, or fire. And if the work is not done properly, the errors could lead to fire damage later. This could put your family at risk and necessitate expensive repairs.

3. Never leave heat sources like ovens, grills, or space heaters unattended. These present fire risks and can also be dangerous for children and pets. Keep grills at least 10 feet away from your house or any other structure, and never use a grill indoors, even in a garage or carport. For more safety tips on space heaters, read our blog, [How to prevent house fires from supplemental heat sources](#).

4. Prevent lint buildup in your clothes dryer. Lint buildup can be a fire hazard, so it's important to clean the lint trap on your dryer before each use. Have the dryer vent system cleaned periodically to prevent lint buildup, and clean behind the dryer regularly.

For more tips on preventing fires, read our blog, [Protect your family from these 4 common fire hazards in the home](#).

Reducing water damage risk:

1. Keep gutters clear of debris. Regularly cleaning your home's gutter system ensures that rainwater is channeled away from your roof and foundation, helping prevent roof leaks and basement flooding. Keeping your gutters clean also helps them last longer.

2. Check and service your sump pump yearly. Test the pump to make sure it's working and keep it clean. Storms that lead to basement flooding often cause power outages, too, so it's a good idea to install a backup battery. You can have the pump serviced by a professional, or you can use this helpful [DIY sump pump maintenance checklist](#) from our parent company, Frankenmuth Insurance.

3. Insulate pipes to prevent freezing and bursting. Pipes in unheated areas like your garage, attic, or basement are at greater risk of freezing. Inexpensive pre-slit foam pipe insulation can be purchased at the hardware store and is easy to install with duct tape. Here are a few more ways to prevent freezing pipes:

- Set thermostats above 55 degrees during cold weather, even when you're not at home.
- Keep a tiny trickle of cold water dripping from the faucet farthest from your main valve. Moving water helps prevent pipes from freezing.
- Open kitchen cupboards and bathroom vanities to warm pipes.

Just in case a pipe does burst, make sure you know where your main water shutoff valves are to prevent further water damage.

4. Install water alarms in key areas of your home. These alarms have sensors that detect the presence of water and then sound an alert. Some can even be programmed to shut off the water source to prevent further water damage. Key home locations for water alarms include the basement, bathrooms, laundry room, kitchen, and next to the sump pump.

Fire and water damage are two of the top causes of home insurance claims. More importantly, they can also threaten your family's safety. Taking these precautions now can help you avoid home emergencies later and give you greater peace of mind. For all those emergencies you can't prepare for, make sure you have a good homeowners insurance policy.

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