

# Benchmark

## Financial Group

### Don't Get Soaked

Of all the appliances found in the home, the water heater and washing machine are the most likely to cause serious damage, and cost home owners a bundle.

According to a nationwide analysis by Safeco Insurance, one out of every 10 water-damage claims can be traced back to a malfunctioning hot water tank or washing machine. These two appliances are more likely than Mother Nature to inflict damage on the home.

“Water is the most common cause of home damage today – even more likely than fire,” said Jim Swegle, vice president of personal property for Safeco Insurance.

“Americans are spending twice what they were 10 years ago to repair water damage. In most cases, home owners can save themselves a lot of time and money by adding a few simple protective devices and doing routine maintenance. These tasks usually take just a few minutes and the parts often cost less than \$20,” Swegle said.

Some water damage is covered under homeowners insurance, but some damage is not, he noted. Home owners who fail to maintain appliances and plumbing systems may face thousands of dollars in repair costs and weeks of invasive home repairs.

Simple fixes, such as installing a \$10 stainless steel hose or replacing an aging water heater, could save a homeowner thousands of dollars and a lot of hassle.

But home owners can take simple steps to reduce their chances of water damage.

- **Replace old water heaters.** Water heaters do damage when they get too old and the tank rusts and bursts. Replace your tank once a decade. Today's energy-efficient systems also will be cheaper to operate.
- **Stainless steel hoses:** Inspect standard rubber or plastic hoses used with washing machines, refrigerators and dishwashers and consider replacing them with stainless steel-braided or mesh hoses. Worn-out hoses with kinks, cracks or bulges need to be replaced immediately. A \$10 braided steel hose can save thousands.
- **Turn it off before you leave.** Don't leave dishwashers and washing machines running if you leave the house.

- **Check attic air conditioners.** At least once a year, go up to the attic or roof to check these appliances before they wear out. Look for wear and tear and loose connections.

A full list of water prevention tips for consumers is available at [www.safeco.com/drip](http://www.safeco.com/drip).

And if you have water damage, feel free to call us first for advice about filing a claim. Call Katie Lightfoot at 913-534-8259 or e-mail [katie.lightfoot@sbcglobal.net](mailto:katie.lightfoot@sbcglobal.net) – we're happy to help!