



Lower your risk for a sump pump failure

Sump pump failure can lead to water damage — an inconvenience and potential health risk. Although your home and valuables may be financially protected, it's worth the time and investment to prevent this situation when possible.

Nationwide Private Client Risk Solutions recommends the following steps to help prevent water damage to your home due to a sump pump malfunction:

- Test your sump pump at least twice a year by pouring a bucket of water into the sump pit to make sure it's working properly.
- Ensure your sump pump is adequate for the size of your home. Nationwide Private Client Risk Solutions recommends a minimum 24-inch diameter sump pit and ½ horse power pump.
- Install a sump pump with a battery backup system, as the pump is often needed when electrical power is compromised due to storm conditions.
- A better solution is to consider installing an emergency electrical generator. This will operate your home's sump pump and heating system if the power fails.
- Be sure to work with a licensed contractor as needed.
- Make sure that water drains away from your home. Consider running extensions to downspouts and leader pipes.
- Keep window wells free of debris and consider installing window well covers.
- Consult with a local basement waterproofing contractor to inspect foundation condition and make any necessary repairs.
- Locate and label the main water shut-off valve in your home and learn how to operate it.
- Install an automatic water shut-off valve, as this is the best way to protect your home from water damage. A consultation with Water Security Systems is available to all Private Client policyholders.

Additional tips to help protect your home and basement:

- Landscape with plants and vegetation that resist soil erosion.

If you experience water damage, get to it fast:

- Dry the area as quickly as possible, including any standing water. Don't use your home's furnace to dry out, as you could spread mold throughout your entire home.
- Contact a water mitigation service company — they have the right equipment and experience to mitigate the amount of damage and prevent secondary damage from mold or rot.
- Contact your insurance agent or call Nationwide Private Client at 855-473-6410 to report a claim. Be sure to save any receipts from incurred expenses to help us process your claim.



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is on your side

Nationwide Private Client homeowners policies include coverage for water damage caused by overflow or accidental discharge of water from within your home, including sewer backups (subject to policy or state-specific deductible). This coverage must be purchased separately in Alaska.

A separate policy is available for flood damage. Contact your insurance agent to review available coverages and ensure you have adequate coverage for your specific needs.

If you have any questions, please contact your agent or Nationwide Private Client Risk Solutions professional. For more information on how you can help prevent losses, visit nationwide.com/solutionseries.

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family.

nationwide.com/solutionseries

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