

Replace Your Hot Water Heater

“An Ounce of Prevention is Worth a Pound of Cure” Benjamin Franklin

If your hot water is more than 10 years old, now is the time to replace it before it leaks. The average lifespan of a hot water heater is 10 years. Most will begin to fail at around that age.

Q. What’s worse than suffering the inconvenience of having no hot water and needing an emergency replacement water heater?

A. On top of the inconvenience, the possibility of water damage presents a significant financial risk and a need for adequate personal homeowner insurance coverage. Even a small water leak can seep through your wall or floor to damage your Unit and one or more of the neighboring Units. Besides the cost of the deductible on your own homeowner’s policy, you or your homeowner’s insurance may be found responsible for paying the significant deductible on the master condo policy to cover damage to the Common Elements.

Protect yourself from the problems caused by water damage:

- Replace your hot water heater now if it is 10 or more years old.
- Check the flush mechanisms and seals around your toilets to make sure they are not corroded or deteriorated due to age.
- If you have sluggish drains in tub, shower, or sinks schedule a plumber to check and clear those drains before they are completely stopped up and overflowing onto the floor.
- Review your personal homeowner insurance policy to ensure you are adequately covered for any possible water damage to your Unit. For your financial peace of mind, your policy should also cover the condo master policy deductible in the event you are found responsible for water damage to the Common Elements.
- Review PTCA Rules **Section 16 Use of Property and Unit Owner Responsibilities** for more information on owner rights, responsibilities, and restrictions.