

## Save \$\$ by Checking on your Sump Pump

Written by Marcia Humphrey  
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It was late Monday morning and I was walking my husband outside to his car; he was headed to the airport for a business trip in St. Louis. I looked around the side of my house and noticed that someone had apparently left the outside water spigot on-all night. "I'm gonna get those kids!" I thought. I told my husband that we should go down to the basement to make sure no water had trickled in.

Before I got to the bottom of the stairs, it was clear that it was not just a trickle. The area rugs were floating in water. My mind could not figure out how this much water could be in our basement, but the only thing to do at that point was to grab a bucket and start bailing! Long story short, we found out that our sump pump in our less-than-two-year-old house was no longer working, which caused our basement to flood. Thankfully, we had not yet finished our basement, so our losses were not as great as they could have been. So here's my question to you: have you checked your sump pump lately? If your answer is, "What's a sump pump?" you probably need answers to the questions below; it could save you big bucks in the long run.

**What's a Sump Pump?** It's a pump that is found in your basement that removes any accumulated water, usually from rainfall, away from your home.

**Where is it?** You'll find a hole in the floor at the lowest point in your basement. It's called the sump hole. Ours has pvc pipe coming out and of it and an electrical cord where it plugs in to an outlet.

**Does it need maintenance?** Well, yes and no. See, the pump does all the work without any help, except when it's broken-or when the power goes out. In our case, our pump broke and we did not know it. A good rule of thumb is to check it periodically, especially during a heavy rain, like the one we had recently. All you need to do is pour water in the sump hole. When the

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water reaches a certain level, the automatic sensor will start the pump and remove the water. I would also recommend that you consider getting a backup generator or backup sump pump, which would work in the event of a power outage. I got one quote of about \$500 for the backup sump pump. Especially when we have the basement finished, we will want to protect that investment.

For the last couple of days I have been diligently drying out the basement until at least 1am; sucking up water in the shop vac, hauling things out up to the garage and the sunny backyard, and salvaging as many of our children's pictures and kindergarten treasures as possible. Is there a bright spot anywhere in this flooded basement drama? Of course there is! We can thank God that this did not happen *after* our basement was finished. We have learned a lot about how to better protect ourselves. One final tip, double check with your insurance company to be certain of your coverage as it relates to water damage. At first they said we were not covered, but it turns out that since the sump pump failed, we are! Most important, our family is fine and all the stuff is replaceable. In the big scheme of life we are still blessed and have much to Enjoy!