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Home Loss Prevention Checklist

Fire Protection

- ? Approved and properly charged and maintained fire extinguishers in garage and near kitchen.
- ? Fire/smoke alarms properly distributed throughout the premises...replace batteries at least twice annually.
- ? Carbon monoxide detector.
- ? Avoid storing flammables in the home or garage...use a small, detached storage shed.

Electrical

- ? Extension cords should be used only temporarily, check for fraying.
- ? Don't overload electrical outlets.
- ? Use surge protectors on major appliances, TVs, PCs, etc.
- ? Label all circuit breakers and check regularly for tripping.

Plumbing & HVAC

- ? Inspect entire plumbing system for leaks.
- ? Install a pressure reducing valve if hydrostatic pressure exceeds acceptable standards.
- ? Know where your primary water shut-off valve is located and keep a valve key on hand if needed.
- ? Inspect water heater, pan, piping, and vent...know how to operate gas shut-off if necessary.
- ? Avoid using space heaters, either electrical or kerosene.
- ? Change HVAC filters at least monthly and clean ductwork at least every three years.

Bathrooms

- ? Maintain tub and shower caulking and grouting around tile and fixtures.
- ? Remove mildew weekly with a mild bleach solution.
- ? If moisture builds up on ceilings or walls, check and correct bathroom ventilation.

Other Interior Areas

- ? Check basement and crawl space for dampness and take corrective action such as French drains, sump pump, etc.
- ? Consider treating exposed crawl space wood with a borate solution to prevent mold and insect damage.
- ? Check ceilings and attics for evidence of water damage...correct immediately.
- ? Check attic and crawl space ventilation to prevent moisture build-up.

Other Interior Areas (cont'd)

- ? Check for ceiling, wall and joint separations and cracks and take corrective action as warranted.
- ? Check floors for creaking that could indicate structural or moisture problems.

Exterior Areas

- ? Check roof for wear, torn or missing shingles, and mildew.
- ? Check chimney flashing, rain cap, mortar, and caulking.
- ? Check gutters for debris...consider a protective system such as Gutter Guard.
- ? As possible, remove snow/ice accumulations from roof and prevent ice dams.
- ? Make sure downspouts direct water well away from foundation.
- ? Grading should slope away from foundation.
- ? Check window and door sills and framework for weathering and moisture retention.
- ? Inspect fireplaces and roof areas for creosote build-up and clean annually.
- ? Inspect exterior brick and siding for gaps, missing mortar, etc.
- ? Clean vinyl/aluminum siding to prevent weathering.

General

- ? Contract for quarterly termite, ant and other inspect inspection and treatment services.
- ? Before buying a house, ask your agent about obtaining a "CLUE" report on it.

Crime Exposures

- ? Install adequate deadbolt locks.
- ? Consider a burglar alarm system, particularly one with central station service.
- ? Keep shrubbery trimmed low and away from windows and doors.
- ? Use exterior lighting, particularly motion sensor.
- ? Keep vehicle doors locked when parked on the premises.
- ? Start a Neighborhood Watch program.

Liability Exposures

- ? Repair pavement cracks, loose steps, railings, and decks.
- ? If you are considering acquiring a dog, check with your agent for breeds that could cause insurance problems.
- ? Check with your agent if you are considering installing a swimming pool or purchasing a trampoline.

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