

# 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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