

# Homeowners Loss Prevention Tips



You purchase homeowners insurance to protect yourself from the financial hardship that a total loss could bring. Yet most losses that occur are minor losses that could have easily been prevented through a program of regular preventive maintenance.

Below are some tips to help you get started on your own home preventive maintenance program that will reduce the chance of a minor loss occurring:

## Everyday Loss Prevention

- Remove lint from clothes dryer after each use.
- Store hair dryer only after it has cooled down.
- Do not leave candles unattended. Make sure they're in a safe location while in use.
- Do not leave space heaters unattended. Ensure they're powered off after use.
- Do not leave an in-use fireplace unattended.
- Never leave coffeemakers, irons, toasters, or other small appliances that are in use unattended.
- Properly extinguish smoking materials. NEVER smoke in bed!
- Purchase surge protectors for expensive electronic equipment such as computers, home theater systems, or hi-fi equipment.

## Monthly/Quarterly

- Check air conditioning/heating system air filters and replace as necessary (m).
- Inspect fire extinguishers to ensure they're fully charged (m).
- Inspect main circuit breaker or electrical panel (q).
- Check for cracks or separations in caulking around bathtubs, toilets, and faucets (m).
- Look at the hoses connecting toilets and sinks to ensure no cracks or leaks (m).
- Clean or replace dirty range hood filter (q).
- Check refrigerator or icemaker water lines to ensure no leaks (m).
- Look for water leakage around water filter tanks and connections (m).
- Inspect hot water heater's exterior seams, drip pan, and water connections to ensure no leaks (m).
- Check dishwasher and washing machine hose to ensure no cracks, splitting or leaks (m).
- Check dryer vent for lint blockage (q).



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## Semi-annually/Annually

- Inspect the roof and replace damaged shingles.
- Ensure that the flashing around chimney systems is sealed.
- Have chimney professionally cleaned.
- Check siding for signs of deterioration caused by rot, mold, or insects.
- Check and clean all gutters and downspouts, if necessary.
- Recaulk windows and doors.
- Check and repair or replace weather stripping on exterior doors.
- Check exterior painted or stained surfaces and refinish as needed.
- Inspect grout around any tile floor and touch up.
- Trim all trees that could cause water damage to the siding or roof.

Source: "Preventive Home Maintenance" by Donna Glover, *Rough Notes Magazine*, October 2003 issue

## If a Loss Does Occur...

Insurance is something you purchase hoping you never have to use it. However, if you do have a loss, here are a few points to keep in mind:

1. Before something happens – be prepared.
2. Keep a list of all the contents in your home, and put it somewhere safe other than your home, such as with your agent. Central offers the Household Inventory Form to aid you in this process. You can download a copy of the form at [www.central-insurance.com](http://www.central-insurance.com) from the Tips and Tools menu.
3. Take pictures and update the list annually. Many people videotape each room and the contents. Keep receipts for all "big ticket" items.
4. Because the cost of replacing your house rises each year, review your policy annually.
5. After the loss, take all necessary steps to protect the property from further damage.
6. In case of robbery or vandalism, call the police.
7. Call your agent. They will explain your policy and options as well as advise you about any further action you should take.