

ARE YOU AT RISK?



THEFT AND VANDALISM

Theft and vandalism are less common types of homeowners' insurance claims, but they can be difficult types of losses to recover from. Even after a home is restored, the fear caused by a break-in can linger.



GARAGE DOOR OPENER THEFT

If your vehicle is not in the closed garage, don't leave the door opener behind in your vehicle. A garage door opener left in a car that is sitting in the driveway or on the street, gives a thief easy access to the house.



SLIP AND FALL ACCIDENTS

If someone slips and falls while on your property, you may be liable. Keep steps and walkways in good repair and free from snow, ice and objects that can cause trips, such as debris, toys and tools. Make sure all stairs/steps and railings are in compliance with local building codes.



DOG-RELATED INJURIES AND BITES

Many people are bitten by dogs each year, which results in a lot of costly homeowners' insurance claims. Man's best friend can be a big liability if it bites someone on your property. If you have a dog, keep it under control.

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Preventable Homeowners Insurance Claims

Do you know the most common areas that are related to homeowner claims?

Reduce your risk of having a claim by maintaining your home and checking for these signs:



ROOF LEAKS AND COLLAPSES

Basic roof maintenance, such as gutter cleaning and shingle replacement, is key to a longer roof life. Check overhanging tree branches and trim them away from the roof to avoid rubbing in wind. Check for loose or missing shingles. During the winter storm season, it's important to monitor weather conditions and roof conditions to help protect against roof collapse from snow and ice accumulation.



WASHING MACHINE MISHAPS

Avoid loose or damaged washing machine hoses by replacing them at least every three years, and inspect frequently for irregularities. If possible, situate your machine in an area where you will detect water problems right away.



CHIMNEY & FIREPLACE FIRES

Cold weather regularly brings fires caused by dirty or plugged chimneys. Implement all fire safety "best practices" and maintain a regular chimney cleaning schedule.



BATH TUB/SHOWER GROUT & EDGE LEAKS

Over time, shower and tub grout or caulking can decay, or cracks can develop which allow water into the wall or floors and starts to rot the wood. Check and maintain seals.



DISHWASHER LEAKS

Every three months, check all hoses for signs of wear and tear. A cracking or leaking hose can lead to serious water damage to flooring and walls around the appliance, so replace hoses accordingly.



COOKING OR CANDLE FIRES

Second only to water damage, fire devastation is a common source of homeowners' insurance claims. Any open flame can lead to a fire. Eliminate any unnecessary open flames.



TOILET ISSUES

Toilet wobbling? It might not be properly installed or the toilet seal may be worn out. Check for water around the base of the toilet. Also check the supply line to confirm that it is in good condition and attached properly.



REFRIGERATOR WATER SUPPLY LEAKS

The water line that extends to your refrigerator can cause extensive water damage if it fails. Check the line regularly for kinks. If uncertain of the lines' condition, contact an experienced professional to check the line.



ELECTRICAL FIRES

Check for loose-fitting plugs in electrical outlets, which can be a fire hazard. Replace missing or broken wall plates so wiring and components are not exposed. Avoid overloading outlets with adapters and too many appliance plugs. Make sure cords are not frayed or cracked, placed under carpets or rugs, or placed in high traffic areas. Don't nail or staple cords to walls, floors or other objects. Use extension cords on a temporary basis only. They are not intended as permanent household wiring.



HOT WATER HEATER LEAKS

Leaking water heaters result in countless insurance claims each year. If a small leak goes unnoticed — occurring while you are on vacation, for example — the damage can quickly escalate into a major claim.



FURNACE ISSUES

Make sure your furnace is in good working condition. Have it inspected regularly, and leave repairs to professionals.