



Property 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 less than total losses that could have easily been prevented through a program of regular preventive maintenance.

Below are some tips to help get you started on your own home preventive maintenance program that will reduce the chance of a many losses 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 electronic equipment such as computers, home theater systems, fish tanks etc.

Monthly/Quarterly

- Check air conditioning/heating system air filters and replace as necessary.
- Inspect fire extinguishers to ensure they're fully charged.
- Inspect main circuit breaker or electrical panel.
- Check for cracks or separations in caulking around bathtubs, toilets, faucets and sinks (water damage is a major cause of homeowner's insurance losses).
- Check batteries in smoke detectors.
- Look at the hoses connecting toilets and sinks to ensure no cracks or leaks (replace rubber hoses with steel braided hoses- a very inexpensive loss prevention tool).
- Clean or replace dirty range hood filter.
- Check refrigerator and icemaker water lines to ensure no leaks or signs of cracking.
- Look for water leakage around water filter tanks and connections.
- Inspect hot water heater's exterior seams, drip pan, and water connections to ensure no leaks.
- Check dishwasher and washing machine hoses to ensure no cracks, splitting or leaks (replace rubber hoses with steel braided hoses- a very inexpensive loss prevention tool).
- Check dryer vent for lint blockage. This can help prevent fire damage and it could help reduce energy consumption by making your dryer operate more efficiently.

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 surrounding the property to avoid branches from falling and damaging the residence and to also reduce potential fire hazards to the structure.
- Properly plant and maintain any fire resistant ground cover and maintain proper brush clearance to reduce fire hazards.

Be prepared before a loss

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: ***“In case of an emergency call 911”***

- Before something happens – be prepared.
- Keep a list of all the contents in your home, and put it somewhere safe other than your home.
- Take pictures and update the list annually. Many people videotape each room and the contents. Keep receipts for all “big ticket” items.
- Because the cost of replacing your house rises each year, review your policy annually to insure adequate coverage.
- Immediately after a potential loss occurs, take all necessary steps to protect the property from further damage.
- In case of robbery or vandalism, call the police.
- Call your agent at Poway General Insurance. We will explain your policy and options as well as advise you about any further action you should take. Call us 858-513-7780 or Info@PowayGeneralins.com