

Maintaining Your Home

Proper maintenance of your home will help retain, or even increase, value.

Inspect roof yearly for wear and tear. Remove tree limbs growing over roof.

Check the roof for loose or missing shingles, and make any needed repairs.

Check for water leaks around windows and doors. Peeling, discolored paint, calking, or swelling of the frame indicate water penetration.

Exterior walls should be well painted and sealed. Vinyl or aluminum siding should be intact and secured to the home.

Repair leaking faucets: check for dripping or sweating pipes, clogged drains.

Inspect washing machine hoses. If faulty, replace with stainless steel braided hoses.

Inspect hot water heaters for signs of rust or water on the floor. Drain and flush hot water heaters biannually to remove sediment to prolong the life of your water heater, and help it run more efficiently.

Silicone caulk reduces drafts and leaks, cutting down on heating and cooling costs.

Make sure gutters are clean, all downspouts extend away from the foundation, and all splash blocks slope away from the house.

Replace broken, cracked or rotted step floorboards and porch floorboards.

Properly secure handrails and guardrails for steps and porches, respectively.

Hurricane Loss Prevention

Hurricane loss prevention can be completed when remodeling your home. If you are planning a remodeling project, consider the following steps to protect your home.

Anchor the roof to the walls with metal clips and straps

Walls must be properly anchored to the foundation.

If your house is not a single story, all upper story wall framing must be firmly connected to the lower story framing.

When replacing existing windows, install impact-resistant window systems.

Install impact-resistant shutters that close over window openings to prevent flying debris from breaking windowpanes.

Install doors containing a minimum of three hinges, and a dead bolt security lock containing a bolt a minimum of one inch long. Securely anchor door frames to wall frames.

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**Home Safety &
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Fire Safety

Install smoke detectors and carbon monoxide detectors. Check all devices monthly.

Plan and practice how to escape from a fire. Keep all exits free from clutter.

Have your furnace, water heater, flues and fireplace checked yearly.

Do not use gas ranges for heating.

Do not burn charcoal indoors.

Do not store propane tanks indoors.

Do not leave matches or lighters where children can obtain them.

Do not leave cigarettes, cigars or pipes unattended.

Extinguish all smoking materials in deep ashtrays. Soak ashes in water before disposal.

Candle Safety

Do not leave burning candles unattended.

Keep candles away from children.

Use sturdy candleholders that won't tip over or ignite.

Keep lit candles at least one foot away from curtains, mattresses and other combustibles.

Trim candle wicks to one-quarter inch before lighting.

Extinguish candles to within two inches of the holder.

Home Appliance Safety

All appliances should be clearly labeled from a recognized testing laboratory.

Do not overload electrical outlets, or lay electrical cords under carpets.

Electrical Space Heaters

Do not place electrical heaters too close to combustibles (at least 36 inches away from objects).

Do not use extension cords with electric heaters.

Preventing Winter Freeze Ups

During winter months, do not turn the thermostat off when leaving the home. Instead, lower the thermostat to a temperature warm enough to keep pipes from freezing (no lower than 55 degrees).

Fit exposed pipes with insulation sleeves or wrapping to slow the heat transfer.

Consider installing an electronic leak detection system. When water touches the sensor, the valve closes, protecting everything downstream. Some systems can also alert remote security monitoring services.

Forced hot water systems should have an appropriate antifreeze mixture.

On bitter cold days, open cabinet doors under sinks, allowing warm air to circulate pipes. Let a slow trickle of water continually flow from faucets to prevent freezing.

Exterior faucets should be shut off for the winter. Hoses should be disconnected and the valve left open.

Preventing Ice Dams

An ice dam is an accumulation of ice at the lower edge of a roof, preventing melting snow and ice from draining off of the roof.

Keep the attic well ventilated. Cold attics prevent ice accumulation on the roof from melting, resulting in refreezing.

Keep the attic floor well insulated to minimize the amount of heat rising through the attic from within the house.

Install ice dam prevention underlayment as part of your roofing system.

Install electric heating coils to prevent formation of ice dams.

Remove ice and snow from roofs with a snow rake.

Seasonal Properties

Properties unoccupied for winter months require special care. Abiding by the following precautions will assist in properly securing the home throughout the perils of winter weather.

Have the water service shut off from the street.

Drains all domestic waterlines. Leave all drain valves open.

Drain all plumbing fixtures, and place antifreeze in traps.