

Maintaining Your Home

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

Remove tree limbs growing over roof.

Inspect roof yearly for wear and tear.

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

Check for water leaks around windows and doors. Peeling, discolored paint, or swelling of the frame indicates 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 & dripping pipes.

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.

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.

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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. These steps may allow you to reduce your windstorm deductible.

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.

Install impact-resistant window systems when replacing or adding windows.

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 & Loss Prevention Tips

Have you checked your smoke detectors today?

Visit us online:

mpiua.com

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.

Store matches/lighters away from child's reach.

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 candleholders that won't tip or ignite.

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

Trim wicks to one-quarter inch before lighting.

Home Appliance Safety

Do not overload electrical outlets, or lay electrical cords under carpets. Do not use extension cords with electric heaters.

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

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.

Drain all domestic waterlines. Leave all drain valves open.

Drain all plumbing fixtures, and place antifreeze in traps.

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).

Locate interior water shutoff. Confirm it is operational. Shutting water off quickly will reduce damage to home.

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

Consider installing an electronic leak detection system.

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. The melting ice eventually works its way into the home causing damage

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

Keep the attic floors 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.

If you do suffer a loss

Promptly report the loss to your producer or the MPIUA Directly! The sooner reported the sooner we can help you!

Protect your property from future loss do not make permanent repairs until adjuster has reviewed the damage.

Keep record of temporary repair expenses

Keep record of all expenses incurred for living away from property.

Post loss: make sure qualified contractor completes work up to code.

Visit mpiua.com for further instructions