



Understanding The Issues That Affect You

THIS ISSUE:

Develop A Home Protection Plan



It is important to follow a regular maintenance program for your home. This checklist will help you examine your home, both internally and externally for signs of wear, age and distress. It is often easier to make repairs or upgrades if a problem is caught early. Use this checklist annually as a way to ensure your home stays in tip-top shape.

Residential Protection

Inspect your home on a regular basis and follow good maintenance practices.

Are your roof shingles over 10 years old? Yes No

Protection Point: *If yes, be sure to evaluate wear and tear on an annual basis.*

Are your eaves troughs clear of debris? Yes No

Protection Point: *Clogged eaves troughs can lead to ice damming in the winter.*

Do your downspouts have extensions that drain away from your house? Yes No

Protection Point: *If no, install an extension that is at least three feet long to drain water away from your foundation.*

Can you locate your water shut-off valve? Yes No

Where is it located? _____

Do other members of your household know where the valve is located? Yes No

Protection Point: *Make sure all members of the household know the location of the water shut-off valve.*



Have you checked your exterior drains for debris in the past six months? Yes No

Protection Point: *Check your exterior drains twice per year (spring and fall), and remove debris. Water can accumulate quickly and cause damage.*

Do you have a backwater valve installed? Yes No

Protection Point: *If no, consider installing one to prevent storm sewer water from backing up into your basement.*



Does your sump pump have a battery pack? Yes No

Protection Point: *A back-up battery is great protection in the case of a power failure.*

Is your sump pump over five years old? Yes No

Protection Point: *If yes, consider replacing it for a newer, more efficient model. Pumps over five years old need to be checked regularly.*

Is your hot water heater over seven years old? Yes No

Protection Point: *If yes, consider replacing it with a tankless water heater, which are less likely to cause water damage if they fail.*

Have you replaced your washing machine hoses in the past five years? Yes No

Protection Point: *If no, replace old rubber hoses with new braided hoses.*

Have you checked the condition of your foundation walls? Yes No

Protection Point: *Consider sealing any cracks you may find.*

Do you have plumbing pipes located in unheated areas of your house? Yes No

Protection Point: *If yes, shut off interior valve, drain exterior pipe and open outside tap prior to first frost.*

Are the items in your basement stored off the floor? Yes No

Protection Point: *Relocating items on shelving will protect them in case of flooding.*

In consideration of overland flooding points, be sure to inspect for the following:

Gaps around doors, windows, pipes, telephone lines, electrical wiring or other services entering your home.

Unsealed openings in basement walls.

Did you know that you should reduce home water use during heavy rainfall events to minimize the amount of water in the system? This includes the use of dishwashers, washing machines, bath and showers.



Burglary and Theft Protection

It could happen to you. Follow these tips to reduce your chances of theft in your home.

Install blinds/curtains on your basement windows to prevent burglars from peering in.



Jewellery and cash should not be stored in your master bedroom. Pick a less obvious location and/or consider a home safe.

Don't broadcast new purchases. Be careful to dispose of packaging (especially large purchase items such as T.V.'s etc.) discretely in your garbage/recycle collection.

Fire Protection

Be prepared. Prevention is key to protecting you, your family and your property against fire damage.

How many fire extinguishers are in your home? _____

Protection Point: *Place extinguishers in key locations including the kitchen and garage.*

Avoid cooking with oil in a pot on the stove.

Use proper gauge extension cords and power bars for your electronic equipment.

Candles should be located away from all combustibles and never left unattended.

Consider the location of electrical wires before hanging pictures and shelving on walls.

Your protection is our priority. This information is brought to you courtesy of the Gore Mutual Claims team.

