

**Note:** *This document was prepared by Grant, Jones & Stuart Insurance as a service to their clients on July 3, 2009*

## Homeowners Tips:

Ownership of a home is a very important step and represents both a major financial commitment and a major investment in real estate. We have put together some tips which we feel will be helpful to homeowners to protect their investment in their home, prevent or reduce losses and improve their ownership experience. We hope you find these tips helpful and would welcome your feedback, comments and suggestions:

1. First and foremost - fire protection is critical to ensure the safety of the occupants of the home and prevent or reduce fire losses. A functioning smoke detector should be installed on each level of the home and tested regularly. A carbon monoxide detector and working fire extinguisher should also be in place.
2. If you have a sump pump system, check it to make sure it's functioning properly and consider some form of battery backup. If the electricity fails during a heavy rainstorm, the pump will not be of use if it is relying only on the electrical supply coming into the home.
3. Consider installing rain barrels to catch and collect rain water. The water they collect can be very beneficial to plants and can also reduce the strain on municipal water collection systems/storm drains during heavy downpours. If enough people installed and used them, they could prevent sewer backups from occurring.
4. Check walkouts and windows to ensure that they cannot be 'popped out' of their frames by a determined intruder. Sometimes a few screws in the track and a stick of wood can be all that is needed to keep these from being opened from the outside.
5. Get to know your neighbours. When neighbours know each other, they will tend to watch out for signs that something is not right which can be the best defense against crime.
6. If you are moving, make sure you have notified all your suppliers of your move to ensure that nothing gets missed. Be sure to also forward mail through the post office - you don't want critical documents being mailed to the wrong location.
7. Have your furnace and air conditioner checked annually to make sure they are working properly. This will save energy and could prevent damage caused by the malfunction of these important pieces of equipment.
8. If you go away during the winter months, make sure someone is checking on the house every day to confirm that the heating system is working. This is a condition of all homeowners policies to help ensure that these systems don't fail undetected and cause the pipes to freeze and burst.

9. Make sure all eaves troughs and down spouts are kept clear of leaves and seeds from trees. If they get clogged, water will not drain properly and in winter this can cause 'ice damming' which causes ice to get under the shingles and subsequently can lead to water leaking into the home.
10. Never store flammable materials near the furnace and water heater. Leave the areas around these appliances clear of anything combustible. You should also ensure that the drain in the basement is clear (i.e., don't carpet or tile it over) as it is critical for drainage if the water heater ever fails/ruptures.
11. Consider timers for outside lights so that they go on an off even if you are not home. This can be an effective crime deterrent.
12. Make sure you stop newspaper/mail delivery if you are away for an extended period, or arrange for a neighbour to pick these items up so they don't collect at the front door - a dead giveaway that no one is home.
13. Keep a close eye on your shingles. Worn or curled shingles are vulnerable to being blown off in major storms. When reshingling your home, there should never be more than two layers of shingles. If there are already two layers, they must be stripped off - a third layer should never be added.
14. Hide the keys! Don't make it easy for thieves to break into the home and steal your car. Keep them out of sight and never leave a car unlocked to 'warm up' in the winter. Warming up is seldom necessary and 'warm up theft' has become an increasing problem. Don't leave anything of value in the vehicle either - it's an easy target.
15. While dogs can be a major deterrent to intruders, make sure you warn all potential entrants to the premises that there is a dog. They are very defensive and could hurt someone who is legitimately on your premises.
16. Consider making a video of your home, including its contents from time to time, and storing it offsite. This can be of great benefit if there is a major loss and you need to prove what you had.
17. Always shut off the water to your washing machine when it is not in use. If the hose were to burst when you are not home, it can cause significant water damage. The hoses should be replaced roughly every 5 years.

We hope you find these tips of value and if you have any questions or would like further information, please feel free to contact us. More information is also available at [www.ibc.ca](http://www.ibc.ca) (The Insurance Bureau of Canada).