



HOMEOWNERS MAINTENANCE MANUAL

Provided by Bitner Henry Insurance Group





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Introduction

One of the most essential parts of responsible homeownership is maintaining that home. This guide can help homeowners understand and prioritize regular home maintenance year-round. By following consistent maintenance practices, you can accomplish the following:

- **Enhance safety.** A well-maintained home minimizes the risks associated with faulty systems or structural weaknesses. Regular maintenance helps create a safe space for you and your family—from preventing fires and water damage to mitigating the risks of mold and pests.
- **Maintain functionality.** Home systems—such as HVAC, plumbing and electrical—are key to safe, comfortable living and they work best when serviced and checked regularly. This guide can help you identify when and how to perform or arrange these essential maintenance tasks to avoid expensive repairs or replacements.
- **Preserve property value.** Maintaining your home protects your investment and can help with resale value. Potential buyers can usually tell when homes have been well-maintained, so performing these tasks is a wise financial decision in the long run.

This guide is intended for all homeowners, whether you live in a coastal, mountainous, urban or rural area. Each geographical setting has unique challenges and requirements, so we've tailored advice to address the particular needs of different regions. Coastal homes, for example, face issues related to salt exposure, while mountain homes may require preparations for heavy snowfall. This manual offers regionally relevant advice to help homeowners everywhere care for their property effectively.

How to Use This Guide

This manual is organized into easy-to-follow sections based on the four seasons: winter, spring, summer and fall. Each section is a seasonal guide with specific maintenance tasks tailored to the weather and challenges typical of that time of year. Here's how to make the most of each part:

- **Navigating seasonal sections**—Each season's section outlines tasks to ensure that your home stays in good condition throughout the year. For each task, you'll find practical instructions and tips that consider general and regional needs.
- **Checking insurance considerations**—At the end of each seasonal section, you'll find an overview of essential insurance considerations to protect your home. This includes common claims associated with each season and advice on updating or reviewing policies if you've made significant repairs or upgrades.



Winter Maintenance

Winter brings unique challenges that demand extra attention from homeowners. Cold temperatures, snow and ice can stress a home's systems and structure, increasing the risk of issues like frozen pipes, roof leaks and drafts. Managing humidity levels indoors and preventing ice buildup outside are also essential for maintaining a safe and comfortable environment. Proper winter preparation can help protect your home, prevent costly repairs and ensure energy efficiency throughout the colder months. By addressing these winter maintenance needs, you can help protect your home from common cold-weather hazards, keep energy costs down and ensure that essential systems function properly throughout the season.

Interior Maintenance

- ✓ **Heating system inspection and maintenance**—Schedule a professional inspection for your furnace or heat pump to ensure it's working safely and efficiently. Replace filters and check for any unusual sounds or odors, which could indicate needed repairs.
- ✓ **Sealing and insulating doors and windows**—Inspect doors and windows for drafts and seal any gaps with weatherstripping or caulk. Adding insulation film to windows can help reduce heat loss, making your home warmer and reducing energy bills.
- ✓ **Inspecting plumbing for insulation and protection against freezing**—Pipes in unheated spaces, such as basements or attics, are vulnerable to freezing. Add insulation sleeves or heat tape to exposed pipes to prevent freezing and bursting.
- ✓ **Fireplace and chimney cleaning**—If you have a fireplace, have it professionally cleaned and inspected to ensure safe operation. Check the damper to confirm it closes tightly to prevent drafts when not in use.
- ✓ **Carbon monoxide detector testing**—Heating systems increase the risk of carbon monoxide leaks. Test detectors to ensure they're functioning and replace batteries if needed. If you don't have carbon monoxide detectors, install them near bedrooms and on each level of your home.

Exterior Maintenance

- ✓ **Roof inspection for leaks, ice dams and snow load safety**—Check your roof for any signs of damage or loose shingles. Ice dams can form if heat escapes into the attic and melts snow on the roof, which then refreezes at the edges. Insulating the attic can help prevent this.
- ✓ **Gutter cleaning and ice prevention**—Clear gutters of leaves and debris to prevent ice buildup, which can damage gutters and cause water leaks. Consider installing gutter guards to reduce buildup and improve drainage.



- ✓ **Preparing outdoor faucets, hoses and irrigation systems for freezing temperatures:** Disconnect and drain hoses, cover outdoor faucets and shut off irrigation systems to prevent freezing damage. Faucet covers or insulative wraps can provide additional protection for areas with extreme cold.
- ✓ **Checking for exposed outdoor wiring or insulation**—Inspect outdoor wiring for wear or exposure, as winter conditions can exacerbate existing damage. Verify that insulation around outdoor equipment, like AC units, is intact to prevent weather-related deterioration.

Regional Considerations

Coastal—Homes in coastal regions face added challenges due to salt in the air, which can corrode metal fixtures. Check metal fittings, window locks and hardware for signs of rust or wear and use a sealant to protect them from salt exposure.

Mountainous—Homes in mountain areas often experience heavy snow and extreme cold. Prepare for snow loads by ensuring that your roof structure can handle the additional weight and clearing snow regularly from critical areas. Proper insulation is crucial for energy efficiency and pipe protection, particularly in attics and basements.

Urban—Winter maintenance for urban homes focuses on protecting the property from cold weather and ensuring safety. Regularly inspect roofs and gutters to prevent ice dams and clear debris that could block drainage. Seal windows, doors and any cracks to improve insulation and reduce heating costs. Check heating systems, replacing filters and scheduling maintenance to ensure efficiency. Monitor plumbing for freezing risks by insulating exposed pipes and keeping indoor temperatures consistent.

Rural—Home maintenance in rural areas often involves managing larger properties, exposure to the elements and self-reliance due to limited municipal services. Key tasks include inspecting roofs, gutters and siding for weather damage, maintaining heating systems and insulation and regularly servicing wells and septic systems. Pest control is crucial to deter rodents and insects. Backup power systems may be essential for outages and tools for snow removal or flood prevention should be readily available.

Temperate areas—While winters may be milder in temperate climates, they often bring rain and storms. Ensure drainage systems are clear and check roofing and window seals for waterproofing. It's also helpful to monitor weather reports for sudden temperature drops, as these can still cause issues with plumbing or heating systems.



Spring Maintenance

As winter gives way to warmer weather, spring is the ideal time to inspect your home for any damage caused by cold, snow and ice. It's also a time to prepare for the upcoming warmer months by ensuring that your HVAC system is ready and that any potential issues from winter, such as pest entry points or water damage, are addressed. This season is also an excellent opportunity to address any lingering damage from winter, making your home more comfortable and efficient for the summer.

Interior Maintenance

- ✓ **HVAC system cleaning and preparation for summer**—Have your HVAC system inspected and cleaned, especially if you rely on air conditioning for summer. Change air filters, clean vents and ensure the thermostat works properly.
- ✓ **Testing and servicing water heaters**—Test the water heater's temperature and pressure relief valve and flush out any sediment that may have built up over the winter. This helps to extend the unit's lifespan and ensures it operates efficiently.
- ✓ **Replacing batteries in smoke and carbon monoxide detectors**—Replace batteries and test each detector to confirm they're functioning. Spring is a good time for this routine, as winter heating can strain these detectors.
- ✓ **Checking for signs of pest infiltration**—Warmer temperatures often attract pests. Inspect your basement, attic and other spaces for signs of rodent or insect entry and address any cracks, holes or gaps that might invite them inside.

Exterior Maintenance

- ✓ **Roof and gutter inspection after winter storms**—Check your roof for loose or damaged shingles and inspect the gutters to ensure they're clear and free of debris. Look for signs of water damage, which could mean there are ice dams or leaks from winter.
- ✓ **Cleaning siding, windows and exterior surfaces**—Use a pressure washer or mild detergent to clean siding, windows and doors. This improves curb appeal and prevents mold and grime buildup.
- ✓ **Landscaping, including pruning, lawn preparation and tree inspection for dead limbs**—Prune trees and shrubs to remove dead or damaged branches, which can help promote healthy growth and prevent storm hazards. Rake up leftover debris, fertilize the lawn and aerate if necessary to encourage a lush spring and summer yard.
- ✓ **Deck, porch and fence inspections for signs of damage or rot**—Inspect wood structures for rot, cracks or loose nails. Sand down rough areas, stain or paint as needed and repair any damage. Spring is also a good time to treat wood surfaces to prevent further wear from summer sun and rain.



Regional Considerations

Coastal regions—Coastal homes are subject to salt buildup, which can corrode metal and concrete surfaces. Clean any salt deposits from exterior surfaces and inspect metal fixtures, locks and hardware for corrosion. Consider applying a protective sealant to metal surfaces to reduce wear.

Mountainous areas—In mountainous areas, spring can bring significant runoff as snow melts. Inspect your property for signs of erosion and ensure that drainage systems are prepared to handle increased water flow. Check for damage to retaining walls, pathways or any other areas affected by the weight of snow and moisture.

Temperate zones—Spring in temperate climates often brings increased rain and a jump in plant growth. Ensure gutters and drains are clear to manage rainwater effectively. Begin regular lawn and garden maintenance to manage rapidly growing plants and shrubs and check for any damage caused by winter rains or storms.



Summer Maintenance

Summer is the season for outdoor activities, home improvement projects and increased focus on cooling and air quality indoors. This season's maintenance is centered around optimizing energy efficiency, preparing for warmer weather and ensuring outdoor areas are safe and ready for use.

Summer also brings potential hazards, such as wildfires in certain regions, so specific measures may be necessary to safeguard your home and property. By taking care of these summer maintenance tasks, you'll enhance your home's energy efficiency, reduce the risk of fire and pests and create a welcoming environment for outdoor summer enjoyment.

Interior Maintenance

- ✓ **HVAC system tune-up and filter replacement**—Summer heat can strain cooling systems, so schedule a professional HVAC inspection to ensure your system is working efficiently. Change air filters monthly to improve air quality and keep the system running smoothly.
- ✓ **Check and clean ceiling fans and vents**—Dust and clean fans to avoid circulating allergens. Confirm fans are rotating counterclockwise, as this setting moves air downward, creating a cooling effect that can reduce reliance on AC.
- ✓ **Inspect for signs of moisture or mold in humid areas**—Humid summer weather can cause mold growth, particularly in basements, bathrooms and other damp places. Use a dehumidifier if necessary and check for leaks or signs of water damage that could contribute to moisture buildup.

Exterior Maintenance

- ✓ **Grilling area setup and safety check**—Inspect your grill for gas leaks, rust and other damage before the summer grilling season. Position it safely away from siding, deck rails or overhanging branches. Clean the grill regularly to prevent grease fires and keep a fire extinguisher nearby.
- ✓ **Window cleaning and inspection**—Clean windows inside and out to enhance natural light and curb appeal. Check for cracks or damage to window seals and caulking to improve insulation and prevent leaks. Clean window screens to remove dust and pollen buildup and repair or replace damaged screens.
- ✓ **Siding inspection and maintenance**—Inspect siding for cracks, warping or discoloration. Power wash to remove dirt, mildew and stains and consider repainting or resealing if necessary to protect against summer sun and weather exposure.



- ✓ **Gutter and roof check**—Clear gutters of leaves and debris left over from spring storms and inspect the roof for missing or damaged shingles. Summer storms can be intense, so keeping gutters and roofs in good shape helps avoid water damage.
- ✓ **Landscaping and wildfire prevention**—In wildfire-prone areas, clear brush, dead leaves and other flammable materials from around the house to create a defensible space. Trim trees, keep grass short and maintain at least a 30-foot buffer zone to help reduce fire risks. Keep vegetation at least 5 feet from siding to protect against both fire and pests.
- ✓ **Deck, patio and driveway maintenance**—Check decks and patios for loose boards, cracks or splinters. Wash and reseal wooden decks to protect against summer sun and moisture. Inspect driveways for cracks or damage, filling or sealing them as needed to prevent further erosion or weed growth.

Safety Considerations

Pest control and insect check—Warm weather attracts more insects and rodents, so inspect entry points like doors, windows and vents. Seal gaps and check screens to prevent pests from entering the home. Consider using natural pest repellents or traps in areas prone to infestations.

Outdoor lighting and security—Check and clean outdoor lights around entryways, garages and walkways. Replace bulbs as needed to improve visibility and enhance security, particularly if you spend more time outside during summer evenings.

Wildfire preparation in vulnerable areas—Beyond basic landscaping, assess your roof and gutters to ensure they're clear of flammable materials. Store firewood and other combustible items away from the home and keep a garden hose accessible for quick access in case of emergency.



Fall Maintenance

Fall is a season of preparation as temperatures begin to drop and winter approaches. This is the ideal time to inspect and service heating systems, clean up fallen leaves and ensure your home is ready to withstand cooler weather. Preparing now can prevent winter-related issues, improve energy efficiency and make winter maintenance easier.

Interior Maintenance

- ✓ **Maintaining the furnace and heater and changing filters**—Schedule an inspection and cleaning for your furnace or heating system to ensure it's ready for winter. Replace air filters to maintain efficiency and improve air quality throughout the colder months.
- ✓ **Inspecting and testing the fireplace**—If you have a fireplace, have it professionally cleaned and inspected to prevent hazards from creosote buildup. Check that the damper opens and closes smoothly and test the smoke and carbon monoxide detectors near the fireplace.
- ✓ **Winterizing plumbing and checking for leaks**—Insulate pipes in unheated areas such as basements, attics and garages to prevent freezing. Inspect for leaks or drips in faucets, hoses and connections, as even a small leak can become a larger issue during freezing temperatures.
- ✓ **Organizing garage or storage spaces for winter needs**—Prepare your garage or storage area by moving snow shovels, ice melt and other winter equipment to an accessible location. Organize any seasonal items and store summer gear so you're ready for winter weather when it arrives.

Exterior Maintenance

- ✓ **Gutter and downspout cleaning to avoid blockages**—Clear out leaves, twigs and other debris from gutters and downspouts to prevent blockages that could cause water damage or ice buildup during winter. Ensure that water flows freely away from the house.
- ✓ **Landscaping, including the last trim for bushes, lawn care and leaf removal**—Prune trees and bushes before winter to maintain healthy growth and prevent branches from breaking due to snow or ice. Mow the lawn one final time, rake up leaves and add a layer of mulch to protect garden beds.
- ✓ **Inspecting weather stripping and caulking around windows and doors**—Check for drafts around doors and windows and replace or add weather stripping where needed. Caulking gaps or cracks helps improve energy efficiency and keeps your home warm.
- ✓ **Pest control checks to keep out rodents and other animals seeking warmth**—Inspect the foundation, attic and crawl spaces for openings where animals might enter as they seek warmth. Seal gaps or holes and check traps or deterrents as needed to keep pests at bay.



Regional Considerations

Coastal regions—Homeowners on the coast may still face storm season in the fall, so secure outdoor furniture, grills and other items that could be affected by high winds. This can help protect your home from storm damage and prevent items from becoming projectiles in high winds.

Mountainous areas—Snow starts falling in the fall in many mountain regions, so now is the time to prepare for heavy snow. Inspect snow blowers, shovels and other snow-removal equipment and stock up on supplies like ice melt. Make sure your roof can handle the snow load and check attic insulation to help prevent heat loss.

Temperate areas—For homes in temperate regions, focus on general yard cleanup and check the insulation around pipes and in attics for any necessary updates. Even mild winters can benefit from a final round of insulation checks and additional yard preparation.



Insurance Considerations

Regular home maintenance is not only essential for keeping your home safe and functional—it can also impact your homeowners insurance premiums and coverage. Insurers often reward proactive maintenance, as it can reduce the likelihood of claims from preventable damage. By keeping up with seasonal maintenance, you may avoid costly issues and help ensure your insurance coverage remains effective, potentially lowering your premiums or reducing out-of-pocket costs in the event of damage.

However, despite your best efforts, accidents can still happen, so having the right insurance coverage is essential to protect you against unexpected losses. Talk with your insurance provider to ensure your homeowners policy fits your needs and offers the coverage you need for peace of mind.

Common Coverage Needs by Season



Winter brings risks such as frozen pipes, snow load on roofs and potential storm damage from ice and snow. Check that your insurance policy includes coverage for these types of damage, especially if you live in a region with harsh winters.



Spring can mean heavy rains, melting snow and increased flood risks. Standard homeowners policies do not include flood insurance, so considering whether you need additional flood coverage is important, especially if you live in a flood-prone area. Water damage from plumbing issues or leaks may be covered, but maintenance is vital to preventable claims.



Summer often brings an increased risk of wildfires in certain areas, as well as vacation-season theft and storm damage from severe weather. Make sure your insurance covers fire damage, and if you're leaving for extended periods, review coverage for theft or vandalism. Wind and hail damage are also more common in summer storms, so check these details in your policy.



Fall is an excellent time to review your insurance coverage and ensure you're protected for winter. This includes fire coverage, as dry fall conditions can sometimes pose fire risks and storm protection for late-season hurricanes or rainstorms. Review your policy and make sure you have coverage for potential winter-related damage.



Special Considerations by Region

Coastal regions face unique risks, including flooding, hurricanes and high winds. Flood insurance, usually not part of standard homeowners policies, is essential for homes in flood zones. Additionally, check that you have hurricane coverage, which may include separate deductibles or requirements.

Mountainous areas bring winter storms and snow accumulation, creating significant concerns. Verify coverage for damage due to snow weight on roofs, as well as protection against landslides or avalanches if you live in an area prone to such events.

Regardless of your location, update your coverage if you've recently made upgrades or repairs to your home. Remodeling, adding new structures or increasing your property's value may require additional insurance adjustments to protect all home aspects of your home.

Tips for Insurance Checks and Updates

- ✓ **Recommended frequency for policy review**—Aim to review your homeowners insurance policy annually or whenever significant changes occur, such as major home repairs, upgrades or regional risks. Periodic check-ins with your insurance agent can help you stay aware of any changes or additions that may benefit your coverage.
- ✓ **How to document maintenance for potential claims**—Keep a record of your seasonal maintenance activities, including receipts, photos and inspection reports. Documentation can support any future insurance claims by demonstrating proactive upkeep, which may help expedite the claims process.
- ✓ **Working with agents to ensure comprehensive coverage**—Develop a relationship with your insurance agent and schedule annual reviews to discuss specific risks based on your region and home features. Your agent can help customize coverage to fit your needs, potentially suggesting endorsements for extra protection, such as flood or fire coverage, based on current assessments of your property and risk factors.

Staying informed about your insurance needs and ensuring your home is well-maintained can save time, stress and expenses if unexpected damage occurs. With proactive maintenance and regular insurance check-ins, you'll have peace of mind knowing your home is covered year-round.



Vacation Preparation

When you're heading out on vacation, it's easy to overlook some simple home safety steps in the excitement of preparing for your trip. Yet, taking a few precautions can help protect your property from potential risks like fires, theft and flooding while you're away. The following are some tips to keep your home secure:

- ✓ Unplug small appliances and electronic devices to reduce fire risk.
- ✓ Pause newspaper and mail delivery online through the [U.S. Postal Service website](#).
- ✓ Lock all windows and doors before you leave.
- ✓ Arrange for lawn mowing or snow removal as needed to avoid drawing attention to your absence.
- ✓ Ask a trusted neighbor to keep an eye on your home while you're away.
- ✓ Bring inside any outdoor spare keys you may have hidden.
- ✓ Set timers on indoor lights and consider installing a motion-activated sensor for outdoor floodlights.
- ✓ Consider turning off the water supply to prevent potential flooding.
- ✓ Amid frigid temperatures, ensure your heat is reasonably set to avoid pipes freezing while you're gone.
- ✓ Avoid posting vacation photos on social media until after you're back.



Appendix

This section includes various resources to print and use. To print out any of these resources separately from the toolkit, please follow these instructions:

- Choose the “Print” option from the “File” menu.
- Under the “Settings” option, click on the arrow next to “Print All Pages” to access the drop-down menu. Select “Custom Print” and enter the page number range you would like to print, or enter the page number range you would like to print in the “Pages” box.

10 WINTER HOME MAINTENANCE TIPS

Winter can be a beautiful time of year, but winter weather can wreak havoc on your home. ❄️

Colder temperatures, ice, and snow can cause ice dams, slips and falls, and other unpleasant winter-related issues. Properly maintaining your home may aid in keeping common home problems at bay this winter.

Use these 10 tips to help you avoid winter woes at home and truly enjoy the chilly season.

STOP THE DRAFTS.

Repair caulking around doors and windows, along with any weather stripping. In addition, seal any cracks in foundation walls.

CLEAN HEATING VENTS.

Be sure your vent pipes are clear of any obstructions and clear away any dust and debris.

STOP SLIPPERY SURFACES.

Purchase salt, ice melt or sand before the snow falls. These provide extra traction for slippery sidewalks, steps and driveways. If you have pets, be sure you use pet-safe materials.

KEEP ENTRYWAYS CLEAN.

To prevent slippery indoor surfaces, use mats and boot trays for wet shoes and boots. Place a tray underneath clothing hooks when drying wet items.

PACK A WINTER EMERGENCY KIT.

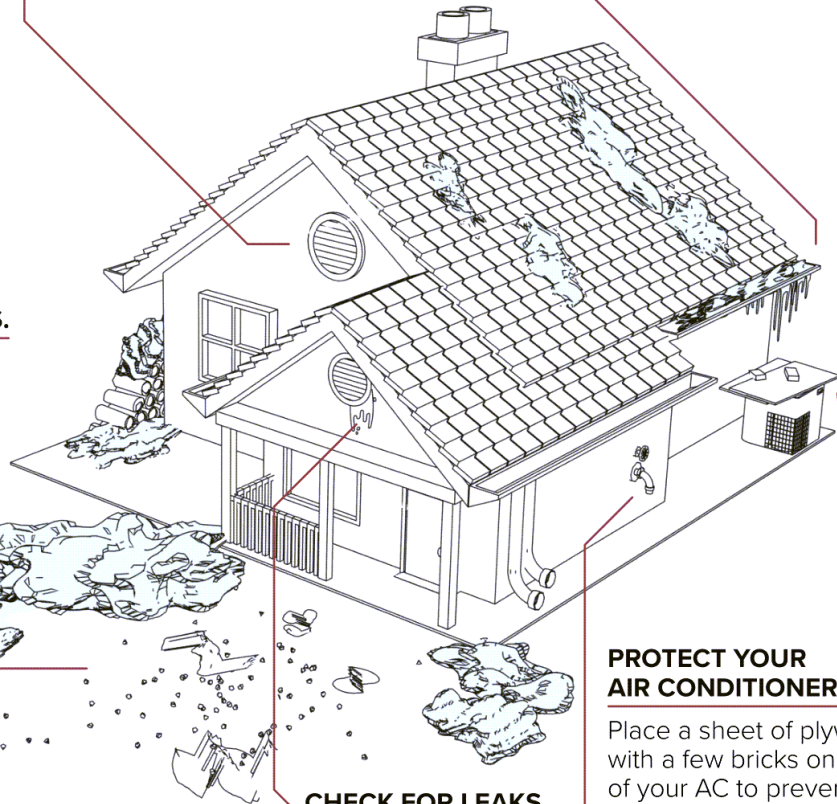
Prepare a kit that includes bottled water, nonperishable food, flashlights, first-aid supplies, batteries, a smart phone charger and a blanket in case of an emergency.

CHECK YOUR FIREPLACE AND CHIMNEY.

Have a chimney sweep check your chimney for any debris or cracks, and clean your fireplace.

PREVENT ICE DAMS.

Clear your roof and gutters of slush after heavy snowstorms to prevent ice damming.



CHECK FOR LEAKS.

Check your attic and crawlspace for signs of a water leak. Be sure to repair any leaks as soon as possible.

PROTECT YOUR AIR CONDITIONER.

Place a sheet of plywood with a few bricks on top of your AC to prevent falling icicles and debris from damaging your condensing unit. Also, remove and store any window air conditioner units.

TURN OFF OUTSIDE WATER.

Turn off the water supply to outside faucets to prevent broken pipes.

Contact your broker for more information on winterizing your home.

10 SPRING HOME MAINTENANCE TIPS

As the warmth of spring approaches, it's easy to forget the damage that harsh winter weather may have done to your house. A bit of spring maintenance now can prevent costly repair bills later. Review these 10 tips for spring maintenance to avoid any unwelcome surprises.

INSPECT YOUR ROOF.

Repair any damage caused by snow or ice to prevent leaks during spring storms.

CLEAN YOUR GUTTERS.

Regularly check and clear debris from your gutters and downspouts. This will prevent water from overflowing and reduce the risk of water damage.

CHECK YOUR SMOKE DETECTOR.

Change the batteries in your smoke detector and test every smoke detector to ensure it's working properly.

STOP LEAKS.

Check the seals around your windows and doors for cracking or hardening caulk.

BEWARE OF TREES.

Visually inspect trees for damage or rot. Remove dead or unhealthy trees, which could fall in heavy winds.

CLEAN THE AIR CONDITIONER.

Clean or replace your heating, ventilating, and air conditioning (HVAC) filters. A dirty filter will force your system to work harder, which can be costly and inefficient.

INSPECT WIRES.

Check for frayed wires, loose outlets or cracked plugs. Make sure no cords or outlets are overloaded.

PREVENT WATER DAMAGE.

Check connecting pipes and hoses on all water appliances (e.g., dishwashers, laundry, sinks and toilets) for cracks, leaks or dampness.

REPAIR CRACKS

Create a safer walking and driving area by fixing cracks in the driveway and sidewalk.

TOUCH UP THE LAWN MOWER.

Change the oil on your lawn mower and sharpen the blades.

Contact your broker for more information on seasonal home maintenance.

10 SUMMER HOME MAINTENANCE TIPS

The long, bright days of summer are a perfect time to make home improvements. A bit of cleaning, repair and maintenance now can go a long way toward preventing costly and disruptive damage to your home.

INSPECT YOUR BASEMENT AND ATTIC.

Look for pests, insects, water damage and mold. Turn off the lights and look for cracks of daylight through the walls.

CHECK YOUR ROOF.

Look for missing or loose shingles. Check your attic for moisture which could indicate your roof is not watertight.

CLEAN YOUR HEATING, VENTILATING, AND AIR CONDITIONING (HVAC).

Clean your HVAC coils, change your filter, test the fan and make sure there isn't any faulty wiring that could cause a fire.

EXAMINE YOUR WINDOWS.

Clean your windows and screens and check for damages. Small tears in screens can be fixed with clear nail polish.

SMELL FOR MOISTURE.

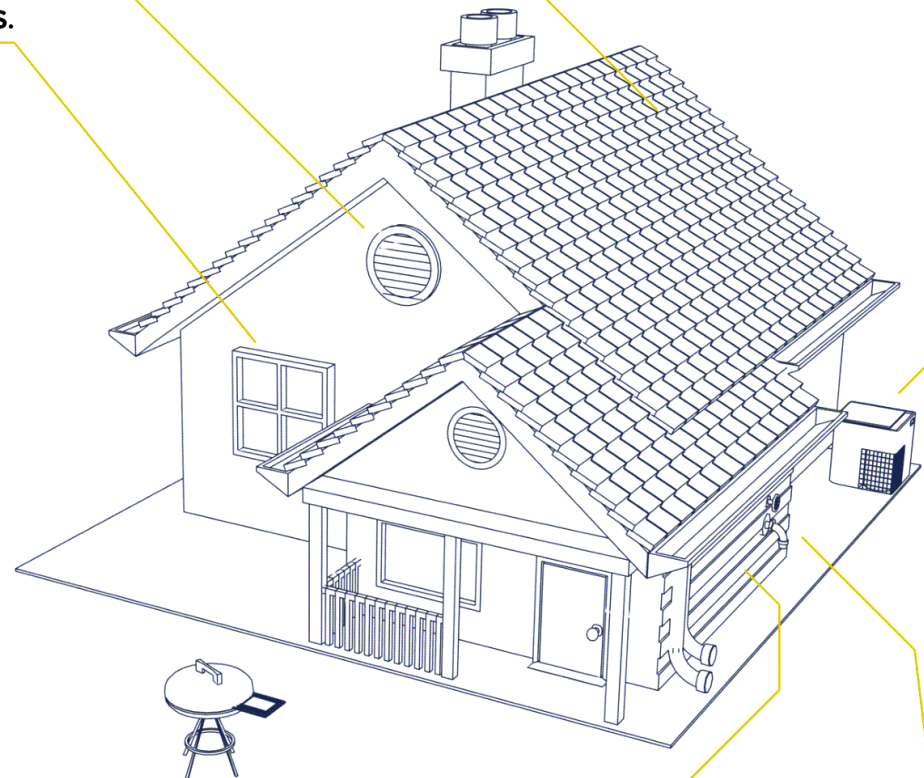
A dehumidifier can help keep moisture levels down. Put one in your basement to reduce moisture levels and keep a lookout for mold.

SEAL INSULATION GAPS.

Missing insulation can occur in almost any part of the house. Add insulation to the cracks in garage or attic doors to keep cooling costs down.

CHECK YOUR DECK.

Look for rotting boards, popped screws or loose boards. Test your sealant by pouring a bit of water on the boards. If the water absorbs, it's time to reseal your deck.



CLEAN YOUR GRILL.

Use a brush or grill scraper to clear burned grease from your grill. You can burn off any remaining grime by putting all burners on high and closing the lid for 15 minutes.

FIX YOUR SIDING.

Paint, clean and repair any issues in your exterior siding to prevent mildew or bugs from getting into the wood.

PREVENT GARDEN LEAKS.

Check all hoses and faucets in your garden for drips and leaks. Even small leaks can lead to costly water bills.

Contact your broker for more information on seasonal home maintenance.

10 FALL HOME MAINTENANCE TIPS

Fall signals cooler weather, and the pleasant temperatures let you comfortably do necessary home maintenance before winter arrives.

By taking the time to maintain your home each season, you can keep common household problems at bay.

CLEAN GUTTERS AND DOWNSPOUTS.

Clear leaves and debris from gutters and downspouts to prevent flooding and freezing around your foundation.

CHECK YOUR ROOF FOR SIGNS OF DAMAGE.

Carefully check your roof for signs of leaks or other damage. Fall is a good time to hire a professional to perform a roof inspection.

CHECK FURNACE FILTERS.

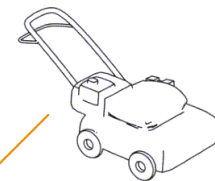
Inspect your furnace and replace the furnace filters.

TEST SMOKE AND CARBON MONOXIDE DETECTORS.

Test all smoke and carbon monoxide detectors. It's best to replace batteries annually. A good reminder is when daylight savings time ends in November.

PREP YOUR LAWN.

Rake leaves, fertilize and aerate your lawn, so you are prepared when spring arrives.



DRAIN GAS FROM YARD EQUIPMENT.

Empty gas from your lawn tools before winter arrives. Gasoline can damage rubber parts if it's left in equipment.

STORE HOSES.

Remove hoses from spigots. Drain and store them indoors, ensuring they are coiled and flat.

STOCK UP ON WOOD OR PELLETS.

If you have a fireplace or woodstove, it's a good idea to stock up on wood or pellets during the fall months before winter hits.

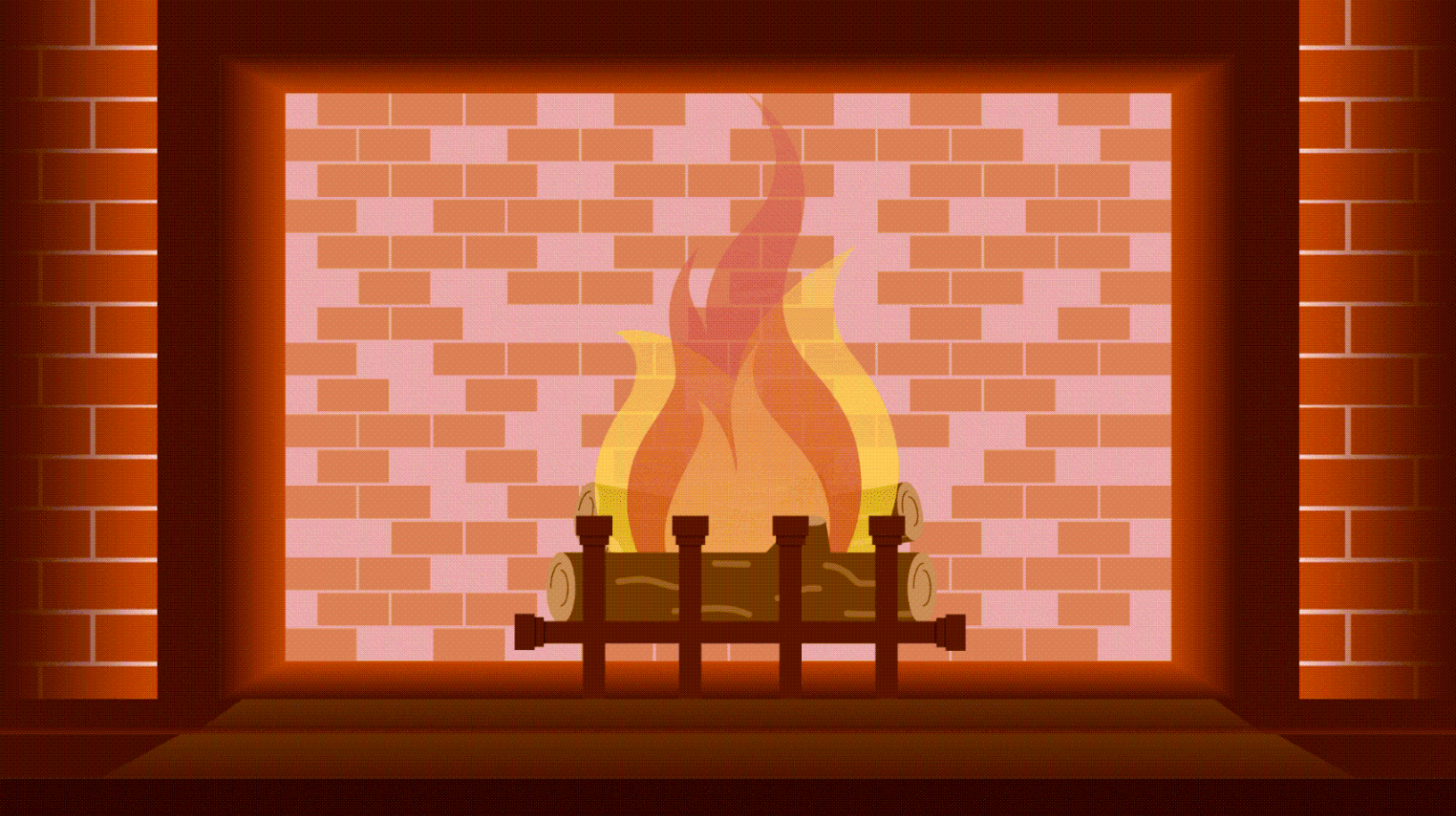
SWAP WINDOW SCREENS FOR STORM WINDOWS.

Remove screens and install storm windows. Clean and repair screens before storing them in the basement or garage.

CLEAN WINDOWS AND DOORS.

Clean windows and any sliding door tracks to ensure they operate smoothly all year long.

Contact your broker for more home winterizing information.



5 Common Causes of House Fires

According to the National Fire Protection Association, a house fire occurs roughly every 87 seconds in the United States. To protect your home, be mindful of these 5 common sources of house fires.

Cooking

Never leave a flame unattended, and ensure all cookware and appliances are free of grease buildup before cooking.

Faulty Wiring

Faulty wiring in your home can lead to electrical fires. Have any faulty wiring fixed by a professional immediately.

Heating Equipment

Space heaters and other heating equipment should be kept out of high-traffic areas and away from any flammable objects or substances.

Fireplaces

Make sure your fireplace receives proper maintenance and is cleaned on a regular basis to prevent ash and sap buildup.

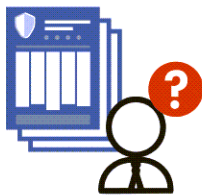
Smoking

Smoking in your home can pose a serious fire hazard if not extinguished properly.

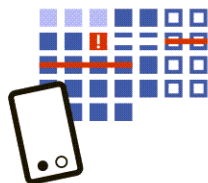
Don't Make These **Home Insurance Claims Mistakes**

Navigating the intricate landscape of home insurance claims can be daunting, and **avoiding common mistakes is crucial to ensuring a smooth and successful process.** Whether you're a first-time homeowner or a seasoned one, understanding the pitfalls to avoid can make a significant difference in the outcome of your claim.

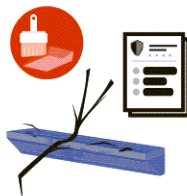
The following are the most common home insurance claims mistakes and how you can avoid them:



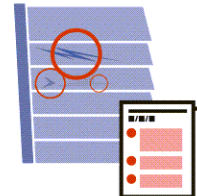
Failing to understand policy details—Reviewing your homeowners insurance policy to understand what may or may not be covered and to what extent is essential.



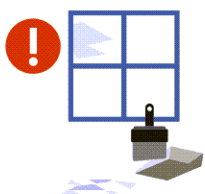
Waiting to make a claim—It is essential to notify your insurance company as soon as possible when you need to make a claim. The sooner you file a claim, the sooner it can be resolved.



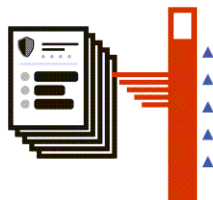
Cleaning up before a claims adjuster arrives—When you make a claim, keeping your property as is will be essential so your insurance company can assess the damage accurately. If you clean up before they arrive, you may not be eligible for the total amount of your claim.



Failing to document damage properly—Take pictures and videos of the affected area, even if the damage seems minimal.



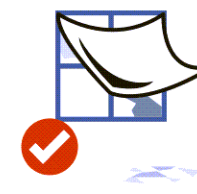
Making permanent repairs too soon—Make only temporary repairs until the incident has been appropriately assessed.



Filing too many claims—Avoid making claims for minor, inexpensive incidents. The more claims you make, the more expensive your premiums will be.



Using poor communication—Be clear, concise and timely with your communications to avoid delays or misunderstandings in your claim.



Neglecting to mitigate further damage—If you fail to prevent more damage from occurring, your insurance company may reject or reduce the claim. For example, if a pipe bursts in your home, you should promptly turn off the water supply.

Contact us today to learn more about homeowners insurance.

Protect Your Home From **Wildfires**



Wildfires can devastate communities—destroying thousands of homes each year. Nevertheless, there are precautions that you can implement to slow or even interrupt the path of a wildfire near your property. Follow these steps to help protect your home from wildfires.



Build smart.

Be sure to select a fire-resistant roofing material—such as slate, metal or clay. Choose a safe material for your home’s siding as well, such as fiber cement. Repair or replace these materials when necessary.



Keep it clean.

Routinely clear your roof, gutters and surrounding property of any fallen branches, leaves or dead vegetation, as these materials can fuel a wildfire. Safely store firewood and other fuel sources at least 50 feet away from your home.



Have an emergency water supply.

Fire hydrants, storage tanks, pools and ponds are all acceptable emergency water supply sources. Clearly label these sources to help first responders locate and use them during a wildfire.



Ensure safe landscaping.

Plant vegetation that is drought- and wind-resistant, native to the area, and slow-growing on your property. Keep plants safely spaced from both your home and one another to stop flames from spreading as easily. Mow the lawn and prune trees regularly.



Close windows and vents.

If you must evacuate your home due to a wildfire, close all windows and vents before you leave to help deter flames and embers from traveling indoors.



Secure adequate insurance.

Conduct a home inventory of your personal belongings and their value. From there, review your homeowners policy with your insurance agent to ensure you will be adequately covered in the event of a wildfire. Make coverage adjustments as needed.

For more home risk management guidance and coverage solutions, contact us today.

8 Tips to Keep

Pests Out of Your Home This Fall

During the fall and winter, your home can serve as a warm place for pests—like termites, flies, mice and squirrels—to nest. Still, when pests invade, they can cause property damage and even make you feel uncomfortable in your own home.

To keep your home pest-free, **keep a few of the following tips in mind:**

-  Have a pest control service treat the home with a pesticide spray at regular intervals.
-  Use traps or poisons to catch and kill larger pests like mice or rats. Humane traps are also available.
-  Regularly clean and sanitize your home. Pests might invade your home to locate a source of nourishment, like improperly stored, discarded or spoiled food. Other sources of food for pests include live plants, trash, human waste and cooking residue.
-  Keep entryways—like doors, windows and fireplace flues—closed when you aren't using them.
-  Check the seals around your doors, windows, gas lines, appliance hookups, plumbing lines, foundation and eaves for damage.
-  Locate and fill in cracks or other holes in your home's foundation and structure. Remember, even if a crack is only visible on the inside of your home, that doesn't mean a pest can't get in.
-  Clean your trash cans and other storage bins regularly to wash away grime.
-  Flush your plumbing periodically to clear away grime and clogs that can serve as breeding grounds for larvae growth.

Ways to Reduce Hurricane Damage to Your Home

Your home is constantly at the mercy of the world around it, and hurricanes may pose a particularly significant threat. Fortunately, by being proactive, you can fortify your property in advance of these severe storms and potentially limit their impact on your home and finances.

Consider the following steps:



Identify weaknesses. Inspect your home's walls for cracks and holes that may allow floodwater or rain to seep inside. Additionally, check your roof for flaws, such as loose shingles, as heavy precipitation and strong winds could exacerbate such issues.



Protect windows and doors. Install storm shutters or use plywood to shield your windows and doors from the elements and debris blown about by hurricane winds.



Optimize drainage. The heavy rains of hurricanes can often lead to flooding. Clear gutters and downspouts and ensure the grading of your property will lead to water flowing away from your home.



Remove threats. Limit the potential for hazardous objects on your property by moving outdoor belongings, such as patio furniture, indoors to keep them from being blown around. Additionally, identify any potentially problematic trees or tree limbs that could fall on your home.



Upgrade your home. Outfitting your residence with additional protections can make it more resistant to the elements. For example, consider installing hurricane-impact glass for windows, or straps, clips and anchor belts to help hold your roof together.



Consider insurance. While not capable of directly preventing damage to your home, the right insurance can limit subsequent financial consequences. However, floods and windstorms may often be excluded from standard home insurance policies, necessitating additional coverage.

Contact us today to learn more about ways to mitigate your hurricane-related risk levels and explore insurance options.

Contact your broker for more home safety tips.

LOCK DOWN YOUR HOME

Most homes include a number of features to help us feel safe and secure, but you need to check them regularly to ensure that they're up to date and you know who has access to them.

Smoke and carbon dioxide alarms

Smart devices and appliances

Security systems and keypads

Garage door openers

Locks and keys

