

TOP 10 MOST PREVENTABLE HOMEOWNER'S INSURANCE CLAIMS

Washing Machine Hose Burst

The rubber hoses that come with most washing machines eventually leak; and because the laundry room is usually in the low traffic area of the house, the water damage can be extensive.

Recommendation: Replace old rubber hoses every 3 years or replace with metal mesh hoses from any hardware or home store.

Slow leaks around tub/ shower grout and edges

Bad news, this is usually not covered by insurance. Over time, the grout or caulking can decay, or cracks can develop which allow water into the wall or floors and starts to rot the wood.

Recommendation: Check and maintain seals and keep water in the shower. Some contractors recommend resealing every year. Wipe up spills on surrounding areas quickly.

Toilet Seat Leaks

This can happen when the toilet is not stable, the seal is worn out, or the toilet seal is not installed correctly. Once again, this is usually not a covered loss.

Recommendation: Check for water around the base of toilet and repair promptly.

Unattended cooking or candle fires

Unwatched, a fire can spread rapidly and become a tragedy. Candles melt and surrounding objects can be exposed to flame.

Recommendation: All fires should be monitored.

Refrigerator water supply lines leak

Ice making refrigerators have water lines. Care should be taken that the metal ones are not crimped too much and the plastic lines should be inspected and replaced when they get brittle.

Roof leaks

Check overhanging tree branches and trim them away from the roof to avoid rubbing in wind. Clean gutters regularly. Check for loose or missing shingles. Don't try to make a roof last one more season if it is worn out.

Electrical Cord Fires

Cords under throw rugs and overloaded outlets are the most preventable culprits.

Chimney / Fireplace Fires

Chimneys should be cleaned regularly. Cold weather regularly brings fires caused by dirty/plugged chimneys. Installation of spark arrestors on chimneys protects cedar shake roofs. Ashes should be disposed of in a metal container, never paper or plastic.

Content Theft From Autos

Don't leave valuables in plain sight, or in a car at all if it's not necessary. A garage door opener left in a car that is sitting in the driveway gives a thief easy access to the house later.

Hot Water Tank Leaks

Hot water tanks do not last forever and should be replaced every 10-15 years, especially if there is noted wear or rust.

Note: Homeowner's Insurance may not pay, if a claim could have been avoided with proper maintenance! It pays to take care of your home. Also, if you do have a claim and you are putting in hours of labor to fix the damage, homeowner's insurance may pay you an hourly rate for the time and effort you invested. Keep track of your hours!