

MAINTAINING YOUR HOME TO MAINTAIN YOUR INSURANCE



Keeping your home protected is your responsibility. Simply doing a few maintenance checks can make a big impact when it comes to managing the risks in your home.

Few people may know this, but not maintaining your home may actually affect whether your home insurance claims get paid. This is because most insurers don't cover damage caused to your home because of lack of maintenance, neglect or wear and tear.

Keeping your home in good condition is more than just making sure it's neat and tidy. Here are a few simple maintenance tips that could go a long way in making sure your house stays a home:



GUTTER CARE

Clearing out your gutters regularly can make sure that the spouts aren't blocked and prevent water damage to your home's roof. Once the autumn leaves have stopped falling, clear the gutters to make sure the weight of the leaves won't later on have the gutter come loose. Check that the spouts point away from your home's walls to prevent damp. Also, examine your roof's condition to make sure there is no damage.



CHIM-CHIMNEY

If you have a chimney, check and clean it regularly. Creosote, a substance created by burning wood, is highly flammable and can build up in your chimney over time. Removing creosote is the main goal of chimney maintenance to avoid the chance of a chimney fire.



PREP YOUR POOL FOR SUMMER

Aside from the usual pool maintenance to keep it sparkling and ready for a swim, it's also good to keep the area around it free of hazards that could potentially trip or hurt your guests. During winter, cover the pool to make sure your pool remains in a good condition even when it's not being used.



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PAINT, PAINT, PAINT

When you have problems inside your home they often come from outside. Painting the exterior of your home not only looks nice, it also adds an extra layer of protection to both walls and wooden fixtures. Choose a high-quality exterior paint or varnish to help to weatherproof your house, ultimately reducing the risk of damp.



LET YOUR HOME BREATHE

Reduce the problems that damp and mould can cause in your home by simply opening windows to ventilate a room when you shower or cook. Alternatively, you may want to invest in extractor fans for these rooms.

This document is meant only as information and should not be taken as financial advice. For tailored financial advice, please contact your financial adviser.



GARDEN UPKEEP

Make a habit of pulling weeds out weekly. Keep an eye on the trees in your garden to make sure they don't start growing into the building or perimeter wall and cause structural damage.

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