

Springtime Clean Up and Insurance Tips ~ Inside and Out

Kitchen fires – The majority of fire losses originate in the kitchen due to food that is left unattended on the stove, or ignition of built-up grease.

Fireplace ashes – When cleaning out the fireplace, don't discard ashes in a combustible container or store in, or around, the house or garage. Store discarded ashes away from your home, and be sure you have poured water into the container so that any remaining embers are extinguished.

Washing machine hoses – Check the washing machine hoses for dry rot, cracking and tightening. Hoses should be replaced every few years. Water should be turned off to unit when not in use.

Dryers – One of the most commonly overlooked areas when spring cleaning is behind your dryer. Lint can escape a poorly-connected dryer filter hose and build up against the wall, causing a fire hazard. Household appliances igniting fires is among the most frequently given reasons for homeowner insurance claims.

Refrigerator ice maker lines – Often these lines become pinched and start to leak causing damage to the flooring material and cabinets. Again, check lines annually.

Valves to sinks and toilets – As your home ages, you should continue to check all plumbing fixtures and connections. Look for corrosion and rust around valves. If your home is over 20 years, have a plumber check and replace all connections and hoses.

Water heaters – Inspect the the base of your water heater for evidence of leaks. The average lifespan of a water heater is 8-12 years. If your water heater is over five years old, it should be checked monthly for any leakage or rusting at the bottom. Replace it if water leakage or rust is found.

Basement and attics – Does your attic or basement smell musty? If so, check it for leaks from the roof. Inspect the underside of the roof and the insulation closely for any discoloration, deterioration or dirt stains, as the leaking water might have dried up.

Roofs and gutters – Severe winter weather – and even sun and heat – can quickly damage a roof's shingles, so you may want to call a contractor if you haven't inspected your roof in several years. Clean out the leaves and debris that have collected in the gutters and be sure water is draining properly.

Foundations – For further basement flood protection, inspect the foundation around your house before the spring rains. Look for cracks or imperfections. Also look for low areas in the yard around the foundation that might pool water during a heavy rain. Level these areas and fill them with compacted soil. Tend to any other "ponding" areas around the yard, because after a hard rain, standing water can develop. These puddles can be a breeding ground for mosquitoes.

Decking – If you have a patio deck, inspect the wood for stains, discolorations or warping. If you find any, consider resealing the deck.

Then – guess what? You're ready for spring AND summer!

