



Spring Home Maintenance, Inside and Out

Once spring has sprung, take some time to give your home a check-up along with its annual spring cleaning. The milder days of spring are a perfect time to do a thorough spring cleaning and perform home maintenance. After a long winter, it is a good idea to spend time on preventive measures to help maintain your home and property throughout the year.

Cleaning and maintenance of your home should be done inside and out. Although the tasks are different, ensuring all the elements of your home are in good working order can help keep your family safe and your maintenance expenses lower over the long run.

Did you know, that **70% of all claims that are rejected** by insurance companies are **due to bad maintenance** such as a lack of waterproofing or rising damp. Spring time provides the perfect opportunity to address those problem areas in and around your home.

Valuation certificates on jewellery should be updated at least every five years as a rule of thumb. Insurers require valuation certificates that are dated prior to the loss or damage of an item to prove the value as well as ownership of an item of jewellery.

Are you using your home as an **Air B&B**? It is highly recommended that you contact us because the Public Liability cover you have on a personal policy does not extend to cover paying guests.

Remember that household contents cover, covers just that, the contents inside your home. Once items are taken outside of your home, they cease to be covered under contents cover and must be specified under the "All Risks" section of your policy.

A good spring clean provides the perfect opportunity to update your home inventory if you have added new electronics, clothes, computers, jewellery and other possessions to your home, an updated inventory will also help to identify items that are insured under your policy that have since been replaced or that you may not own anymore.

Outside the house:

- **Roofs and gutters.** The hot summer sun 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 other debris that have collected in gutters and downspouts. Then check to see if the gutters are safely attached and haven't sprung any leaks. Also, make sure the downspouts are positioned to direct water away from the home's foundation.
- **Trees.** Visually inspect trees for damage or rot, and remove (either yourself or through a contractor) any dead trees that might blow over in heavy winds or during a storm. Keep healthy trees and bushes trimmed and away from utility wires.
- **Seal the deck.** If you have a patio deck, inspect the wood for stains, discolorations, or warping. If you find any, consider resealing the deck. To verify that your old application still works, pour some water onto the dry deck and check to see that it beads up. Most deck-sealer manufacturers recommend resealing annually, but if there are no immediate problems worth addressing, you can likely wait until the following spring to reseal. Check for any sharp edges, splintered wood, or rotting wood. Also look for rusting nails or any nails that are coming out or weakening their connections. And be sure to check the railings and stairs to make sure they are secure and not wobbly.
- **Ready the soil.** Spring is the season to prepare for new growth in your garden. Rake beds of leaves and other leftover winter debris. Use a hoe to churn and loosen the soil, and mix in compost for nutrients. If you'll be planting new seeds, follow the instructions provided on the seed packet for the best results.
- **Examine the foundation** and foundation walls for cracks, leaks or signs of moisture and repair as required, before any problem worsens.
- **Inspect all windows** and seals for damage.
- **Clean out cluttered storage spaces** to reduce the risk of fluids and chemicals leaking and causing damage to the goods in storage. Regular cleaning of the storage area will also reduce the chance of rodents and other pests making a mess and potentially damaging belongings

Inside the house:

- **Geysers:** Look around the geyser for evidence of leaks. The average lifespan of a geyser is 8-12 years. If your geyser is over 5 years old, it should be checked monthly for any leakage or rusting at the bottom
- **Electrical Outlets and Cords.** [Check electrical outlets](#) and cords throughout your home for any potential fire hazards such as frayed wires or loose-fitting plugs. Outlets, fuse boxes and extension cords also should be checked to make sure they are not overloaded.
- **Fire Extinguishers.** [Check your fire extinguisher](#) at least once yearly, including the hose, nozzle and other parts, to make sure they are in good condition and that the pressure gauge is in the "green" range. If necessary, move your fire extinguisher to an accessible place.
- **Light Bulbs.** Check each light bulb in every fixture for the correct recommended wattage and replace any burned out bulbs. Also, consider replacing all high-intensity bulbs with fluorescent or LED bulbs to reduce energy and the amount of heat produced.
- **Air Conditioning.** Before turning it on for the season, have your air-conditioning system inspected and tuned up by a professional.
- **Check that your electrical box** is in working order and that you're protected from power surges.
- **Inspect your ceilings** for warping and cracking.
- **Replace extension cords** that have become brittle, worn or damaged.
- **Clean your tumble drier's** exhaust duct and damper, as well as the surface underneath the dryer.
- **Reseal the caulking** around tiles, sinks, baths, showers, toilets and counters. Inspect exposed plumbing areas for dampness and mould.
- **Fix leaky taps** inside and outside the house.

A little home maintenance in the spring can go a long way to keeping your home safe and secure throughout the rest of the year.

Remember that it's a good idea to inform us of any additions or changes that you make to your home, such as the addition of a solar solution, jojo tanks or a power generator.