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Insurance Inspections and Your Home

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More and more insurance companies are sending representatives to take a look at the homes they insure. If you own a home, chances are good that at some point your home will have an exterior inspection. But why are inspections necessary? The goal of these inspections is to make sure that the home is properly maintained, and therefore less likely to suffer damage or claims. If there are maintenance issues, they can be brought to the homeowner's attention and corrected. Many times these issues are not obvious or apparent, and bringing them to the homeowner's attention early can help avoid costly repairs later.

Here's an overview of what inspectors look for when visiting a home:

1. Is the roof in good shape? The roof should lay flush to the house without any sinking or sagging and shouldn't have any evidence of mold or rot. There should be no missing or curling shingles and the soffits and fascia should be free of decay and peeling paint.
2. Are the gutters clean, rust-free and attached securely to the house without any missing pieces? Most importantly, do the gutters drain water into downspouts that lead away from the structure?
3. Are the house surfaces such as siding, wood, brick, decks, patios and trim free of rot, mold, cracks, peeling paint, or vines/vegetation? Is siding and trim firmly attached and not missing any pieces?
4. Are window and door frames intact with joints caulked, painted and free of rot? Make sure there is no broken glass or missing/torn screens.

5. Are trees cut back so that they don't pose a danger to the house? Are shrubs kept trimmed and not in contact with any of the house surfaces?
6. Is the yard free of debris? Are there any uneven or cracked sidewalks or driveways?
7. Are the unattached structures like sheds and fences intact and in good shape, as well, using the same criteria as for the exterior of the house?

In most cases the inspection doesn't require you to be present and may consist only of a few exterior photos of your property. However, if you are available, the representative, who will have proper identification on hand, may ask you a few questions about your home's interior features. After the inspection, the results are forwarded to the agency and, depending on the results, we may contact you to discuss how to address any concerns—if there are any.

DDM understands that your home is a valuable asset, and we are here to help you with any questions or concerns you may have on this topic or any other insurance matter.

