

# PEMCO's Top 10 most-preventable homeowner claims



Most homeowner claims aren't caused by fires or storms. Rather, they're caused by neglected maintenance that grows into a larger problem.

Preventive maintenance is one of the best investments a homeowner can make. These tips cover problems that PEMCO sees as frequent causes of larger home repairs.

**1 Burst washing machine hose** Rubber hoses eventually leak, and because the laundry room is usually in a low-traffic area of the house, water damage can go undetected and be extensive.

*Recommendation: Check the hoses for kinks and cracks the next time you do laundry. Replace rubber hoses every five years. Good ones cost between \$5 and \$10 and are available at most hardware and home-improvement stores. Ask about metal-mesh hoses, which some manufacturers say are more durable.*

**2 Slow leaks around tubs and showers** Over time, cracks can develop and grout and caulking can decay, allowing water into the wall or floors. That type of damage usually is not covered by homeowners insurance because it happens over time and is actually a maintenance issue.

*Recommendation: Check and maintain seals. Make certain you keep shower doors or curtains securely shut to prevent water from spilling. When you see a problem like the caulk cracking or peeling, don't procrastinate — fix it right away. In many cases, that's a simple task homeowners can do themselves.*

**3 Toilet seal leaks** This can happen when the toilet is not stable, the seal is worn out, or the toilet seal isn't installed correctly.

*Recommendation: Check for water or visible stains around the base of the toilet and repair promptly. Does the toilet wobble? It might only be that the wax seal needs replacing. But a toilet repair can be more complicated than sealing a tub or shower, so get expert help if you're unsure of your skills. Again, the most important thing to remember is, when you see water, don't delay repairs!*

**4 Refrigerator, dishwasher, and outdoor faucet leaks** Water supply lines for ice-making refrigerators and dishwashers can leak easily or become brittle if they're plastic. Outdoor faucets leak when they're not protected from freezing.

*Recommendation: Inspect metal lines for leaks and crimps. Replace plastic lines if they become brittle. For outdoor faucets, this is important: Disconnect hoses when freezing weather approaches. That allows the water in the faucet to drain. If you don't, the water can freeze solid, expand, and crack your pipe. Cover the faucet with a foam hood. Shut off and drain in-ground sprinklers, too.*

**5 Roof leaks** Spots appearing on the ceiling are telltale signs of roof leaks. Also look for curled or upturned shingles along house edges.

*Recommendation: Clean your roof and gutters regularly to remove moss, leaves, and needles, which hold moisture. (Have a professional do it if you have safety concerns.) Repair loose shingles and replace missing ones. Check chimneys and vents to make sure the joints are protected with aluminum or copper flashing, and that the flashing edges are sealed with roof cement. Smear cement over any cracks. Don't try to make a roof last "just one more season" if it's worn out.*

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**6 Chimney fires** The onset of cold weather regularly brings fires caused by dirty or plugged chimneys.

**Recommendation:** *Make sure your chimney is topped with a metal cap to keep out water, birds, and squirrels. Check the inside of your chimney for cracks and signs of excessive soot, ashes, and creosote, which is flammable. Have your chimney cleaned regularly. The National Fire Protection Association recommends annual cleanings; chimney sweeps will tell you to clean after burning one or two cords of wood. Really, it depends on the type of wood you burn, how frequently you burn, and the condition of your home and chimney. If in doubt, pay for an inspection, which is cheaper than a cleaning.*

**7 Hot water tank leaks** Hot water tanks are susceptible to leaks, even if they have liners. Water contains sediment that eventually sinks to the bottom, which rusts. Water heaters only last so long before they wear out.

**Recommendation:** *Inspect the flooring around your water heater for signs of leaks. A qualified technician should periodically inspect heaters installed more than five years ago. PEMCO suggests you replace your water heater if it's more than 10 years old.*

**8 Electrical cord fires** Overloaded outlets, baseboard heaters, and cords under throw rugs are the most likely sources of electrical fires.

**Recommendation:** *Reroute cords around throw rugs. Use certified power strips, not overloaded extension cords. Don't place furniture against baseboard heaters. During the holiday season, never leave decorative lights on when no one's home, especially Christmas tree lights.*

**9 Fires from unattended cooking or candles** Unwatched, a "contained" fire can spread rapidly.

**Recommendation:** *Don't walk away from anything frying on the stovetop or in a cooker. Grease fires are particularly dangerous — they're volatile and can spread quickly. Small ones can be snuffed out with baking soda. Keep a lid by your stove, and have a home fire extinguisher nearby. If a grease fire erupts, slide the lid over the pan and smother the flame. If it's bad enough, use the extinguisher. Never throw water on a grease fire — it will spread the flames. Candles: Use noncombustible holders with broad bases. Don't leave them unattended, and never leave home without extinguishing them.*

**10 Garage-door opener theft** When a thief steals the garage-door opener from your car parked outside, it gives him or her easy access to your home when you're away.

**Recommendation:** *Unless you park inside a locked garage, don't leave your garage-door opener in your car. Take it with you when you go inside.*

## Other preventable claims

**Collapsed decks, porches, or fences** Examine wood for rot or bug infestation. Look for blisters or sponginess. Check for moisture underneath by pressing the tip of a screwdriver against the wood. If it's squishy, repair or replace the wood, and seal it thoroughly with paint or stain.

**Rotted wood siding** Don't wait until the finish on your siding is so worn you can see bare wood. Keep a healthy coat of paint or stain on it. If your paint says "10-year guarantee," let your siding's condition be your guide — not the paint-can label. When you see the coating wear thin, repaint or restain it, regardless of how much time has passed. Also, caulk gaps around windows, doors, and vents to keep water out.

**Unhealthy or damaged trees** Remove dead branches that might fall on your home. Remove the entire tree if it's dead or dying, or if it's leaning and appears it could topple in a windstorm.

**Bug infestation** Don't stack firewood alongside your home. Leave ample space between the pile and your wood siding. That helps air circulation and protects your home from moisture and insects, which thrive in woodpiles.

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