



Home

PEMCO'S TOP-10 TIPS FOR HOME BUYERS

Home buyers can protect themselves against costly home insurance claims even before purchasing a house.

PEMCO conducts thousands of home inspections each year and has compiled a list of the most commonly overlooked problems, which often result in costly repairs or dangerous conditions that could lead to injury.

“For those out looking for a home – especially first-time homebuyers – we want to do all we can to help them find a solid, safe home to buy,” said Denise Mitchell, an underwriting expert with PEMCO. “It’s difficult when new homeowners find their dream homes need costly repairs or don’t qualify for coverage with the insurance company they prefer.”

Although this list provides reliable reminders, Mitchell also recommends that home buyers try to purchase a home from a responsible homeowner and have an independent residential inspector assess the structural integrity of the house.

“Even with these checkpoints, there are details that go unnoticed even by the most observant layperson,” she said. “Spending the money on a certified residential inspector up front can save thousands of dollars and a lot of heartache in the future.”

PEMCO'S TOP-10 TIPS

- I. Roofs:** Check to make sure roofs have not reached the end of their useful life span and have been properly maintained. Signs of disrepair or neglect include moss and curled shingles. A failing roof could be a big and unexpected expense and a precursor to interior water damage.

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2. **Concrete and settling:** Search for widened cracks in the foundation and uneven or broken concrete on driveways or walkways. Assess how well doors and windows fit into their frames. All of these can be a signal of settling or earth movement.
3. **Electrical:** Look for homes with circuit-breakers (rather than screw-in fuses) and grounded, three-hole outlets, which indicate the electrical system has been updated. Older fuse-type panels might be overloaded by today's typical electrical appliances.
4. **Plumbing:** Look for newer plastic or copper supply instead of old galvanized pipes, and check for rust at the water sources in sinks or tubs. Rust can be a sign of dripping faucets, and it could indicate the supply pipes have lots of corrosion built up inside them. Water escaping from plumbing systems or appliances is the leading cause of claims for PEMCO.
5. **Heating:** Not only is heating equipment a top cause of home fires in the United States, it's a potential source of carbon monoxide, which is a deadly, colorless, odorless gas. Whatever the heat source, the home should have adequate heat to avoid using portable heaters. The home should come with the heating system's maintenance and operating manual. There should be records of the system being serviced within the past year by a qualified contractor.
6. **Landscaping:** Assess the outdoor landscaping. How well it's maintained often correlates with the interior condition of the home. Often, a less-than-quality job of yard repair indicates that other maintenance perhaps has been done at a minimum just to get by.
7. **Soil stability:** Gauge the soil stability. Is the house on a slope or near one? Trees and shrubbery can help prevent erosion. Not only do the plants themselves draw moisture out of the soil, but the root structures help bind the soil. A lack of plants on steep slopes may signal that erosion is occurring.
8. **Drainage:** Look for signs of drainage problems, such as water in crawl spaces or in basements. Excess water can contribute to soil instability and mold.
9. **Mold:** Check for mold and mildew. Search in basements and in bathrooms around showers and toilets for mold stains. Signs include excess discoloration of walls. Tiled and grouted showers and tub enclosures are frequent sources of water penetration into the walls. Often this leads to rot in the structural members behind the surface materials of the walls or floors – and expensive repairs. Mold can be a harmless nuisance, or it could be a health hazard. Toxic mold and mildew have been linked to a growing number of illnesses.
10. **Pools:** If the house has a pool or a hot tub, make sure it's enclosed or protected from unauthorized access, especially by children. Unenclosed pools and hot tubs represent a liability hazard and affect eligibility for insurance.