

“ Owners Manual ”

Owning your own home is a source of pride, of comfort, and a lot of work! The trouble is, homes don't come with owners' manuals. Your new car comes with one ... it tells you when to change the oil, when to rotate the tires, when to get a tune-up.

The following is a check list of things to do to maintain your home. Some activities need to be performed once a year, others on a monthly basis, and still others as the seasons change. It's by no means a complete list, but it should give you a good start toward protecting your investment in both your home's value and your family's safety.

Enjoy your home!

Unigard Insurance Group
Unigard Insurance Company
Unigard Indemnity Company

Home Maintenance Checklist

Maintenance Tips:

Annual Activity

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| <input type="checkbox"/> Clean and Seal Tile Grout in the Bathrooms | <ul style="list-style-type: none">• Clean the grout between bathroom tiles and seal to maintain waterproofing. Silicone sealing is available that can be applied annually. |
| <input type="checkbox"/> Inspect Plumbing and Shutoff Valves | <ul style="list-style-type: none">• Check the shutoff valves for leaks or corrosion. The valves can be turned a quarter to a half turn (to prevent from sticking). |
| <input type="checkbox"/> Inspect Toilets for Rocking | <ul style="list-style-type: none">• Check toilets for rocking indicating a loose seal. Flange bolts at the sides of the toilet can be gently tightened to improve the seal. |
| <input type="checkbox"/> Exercise Circuit Breakers | <ul style="list-style-type: none">• Exercise (open and close) circuit breakers to prevent sticking. |
| <input type="checkbox"/> Vacuum Smoke Alarms | <ul style="list-style-type: none">• Vacuum dust from smoke alarms to ensure proper operation.• Replace the batteries on alarms that are battery-powered. |
| <input type="checkbox"/> Vacuum Heating Registers, Vents, and Radiators | <ul style="list-style-type: none">• Vacuum heating vents and radiators to eliminate airborne dust and improve the airflow. |
| <input type="checkbox"/> Inspect Fireplace Chimney for Creosote | <ul style="list-style-type: none">• Check for creosote accumulation in the chimney. It will appear as a shiny black coating on the interior walls of the chimney or liner. If creosote is allowed to accumulate, a very hot fire can ignite and cause a chimney fire. A professional cleaning - by a chimney sweep - is recommended at least annually. |

Home Maintenance Checklist

Maintenance Tips: Monthly Activity

Test GFCI Outlets and Circuit Breakers	Jan	Feb	Mar	Apr	May	June
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	July	Aug	Sep	Oct	Nov	Dec
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Test by triggering the test button on the breakers. Ground fault circuit interrupters (GFCI) can be found on the kitchen or bathroom electrical outlets or in the main circuit breaker box.

Test Smoke Alarms

	Jan	Feb	Mar	Apr	May	June
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	July	Aug	Sep	Oct	Nov	Dec
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Press the buttons on smoke alarms to make sure they are functioning

Inspect Hot Water Heater

	Jan	Feb	Mar	Apr	May	June
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	July	Aug	Sep	Oct	Nov	Dec
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- *Check for rust stains or water on, around or under the hot water heater. This can indicate a leaking valve that requires replacement by a plumber.*
- *Drain 1 - 2 gallons of water from the drain valve at the bottom of the water heater. Rust or debris will settle at the bottom of the tanks and on the lower heating element. This can shorten the life of the tank or the element. Draining the tank removes the sediments.*

Check Frost-free Refrigerator

Drain Pan	Jan	Feb	Mar	Apr	May	June
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	July	Aug	Sep	Oct	Nov	Dec
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Remove the tray from the bottom of the refrigerator that collects the condensation. Empty it and wash it in soap and water. It's a good idea to watch the water level in the tray; it normally evaporates as quickly as it accumulates. A tray that fills with water might indicate a refrigerator that requires adjustment.

Inspect Dishwasher for Leaks

	Jan	Feb	Mar	Apr	May	June
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	July	Aug	Sep	Oct	Nov	Dec
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Remove the access panel at the bottom of the front of the dishwasher and check for any water. Any sign of water signals a problem that requires a plumber.

Clean Kitchen Exhaust Fan Filters

Clean Kitchen Exhaust Fan Filters	Jan	Feb	Mar	Apr	May	June
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	July	Aug	Sep	Oct	Nov	Dec
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Remove the filters from the exhaust fans and clean with soap and water or in the dishwasher. Filters can accumulate grease, decreasing their efficiency. Grease in a range hood can accelerate a kitchen fire.

Check Heater Air Filter	Jan	Feb	Mar	Apr	May	June
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	July	Aug	Sep	Oct	Nov	Dec
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Inspect the air filter for accumulated dust and dirt that make the heating unit work harder. A dust-filled filter will carry airborne bacteria back into the heating system and into the air. Replace or clean the filter per the manufacturer's instructions if any dust accumulates.

Check Sinks and Drains	Jan	Feb	Mar	Apr	May	June
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	July	Aug	Sep	Oct	Nov	Dec
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Clean slow drains by plunging or with a plumber's snake.
- Pour water down unused drains, such as basement sump drains. This will maintain a level of water in the trap (the elbow shaped joint) and stop sewer gases from entering the house.
- Inspect under all sinks for water or corrosion at the shut-off valves. Slow leaks can create mold and wood rot. Call a plumber to correct any problems.

Check Heating Registers	Jan	Feb	Mar	Apr	May	June
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	July	Aug	Sep	Oct	Nov	Dec
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Look for soot streaks around any heat register that can be a signal of a problem with the heating system (requiring professional help).

Test Automatic Garage Door Opener	Jan	Feb	Mar	Apr	May	June
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	July	Aug	Sep	Oct	Nov	Dec
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- Place a chair or wastebasket in the path of the closing door to make sure it functions properly. An automatic garage door should stop and reverse when it closes on a solid object (to prevent injury to people or pets).

Home Maintenance Checklist

Taken in part from:
Insurance Institute of America
Associate in Personal Insurance (API 28)

Maintenance Tips:	Seasonal Activity
Rake Leaves and Debris Away from House and Check the Foundation	<p>Spring <input type="checkbox"/> Fall <input type="checkbox"/></p> <ul style="list-style-type: none">Prevent moisture and insects from direct contact with wood, which can cause decay and damage.Note any cracks in the foundation or masonry. These are normal, but changes in the size of the cracks might indicate a more extensive problem.Check the interior foundation or basement walls for moisture or white residue on concrete blocks, which indicates water seepage. This could require water-proofing treatment.
Clean out Gutters	<p>Spring <input type="checkbox"/> Fall <input type="checkbox"/></p> <ul style="list-style-type: none">Remove debris from gutters, and clean the screens that lead to the downspouts. Accumulation can cause overflowing, and decay.Check the joints in the gutters for cracks.
Check Roof Penetrations for Leaks	<p>Spring <input type="checkbox"/> Fall <input type="checkbox"/></p> <ul style="list-style-type: none">Check around any items that penetrate the roof (chimney, vent pipes, or sky lights) for loose or broken shingles.Check the interior ceiling and around roof penetrations for water stains that indicate leaks. Make repairs to stop leaks that can lead to dry rot and structural damage.
Inspect Weather Stripping	<p>Spring <input type="checkbox"/> Fall <input type="checkbox"/></p> <ul style="list-style-type: none">Check the weather stripping around doors and windows for proper seal. Replace any stripping that is hard or broken or that fails to seal.
Trim any Shrubs Around the House	<p>Spring <input type="checkbox"/> Fall <input type="checkbox"/></p> <ul style="list-style-type: none">Prune shrubs and trees away from the house and windows. Plants in contact with the exterior surface can promote insects and surface wear. Plants that obstruct windows create a shield that allows a thief to enter the home undetected.
Inspect the Furnace	<p>Spring <input type="checkbox"/> Fall <input type="checkbox"/></p> <ul style="list-style-type: none">Look for rust.Note any odd sounds or smells.Test for proper draft at the furnace or water heater diverter (hold a small piece of tissue paper close to the exhaust to make sure air is flowing outward).Examine flue for leaks, rust, and damage.Seek professional maintenance for the furnace annually or if any of these unusual signs appear.
Drain and Close Exterior Faucets in the Fall. Open them in the Spring	<p>Spring <input type="checkbox"/> Fall <input type="checkbox"/></p> <ul style="list-style-type: none">Remove hoses from exterior faucets before cold weather to prevent freezing and damage to the pipes. Cover exposed spigots with weather proof enclosure.
Clean Mildewed Areas of the House Exterior	<p>Spring <input type="checkbox"/></p> <ul style="list-style-type: none">Remove dirt and mildew from exterior surfaces. Mildew can deteriorate paint and wood, leading to rot.
Check & Repair Caulk Around Exterior Surfaces	<p>Fall <input type="checkbox"/></p> <ul style="list-style-type: none">Check around windows and doors to make sure the caulking seals are secure. Remove and replace loose caulking.