

SAFE HOMEOWNERS STUDY

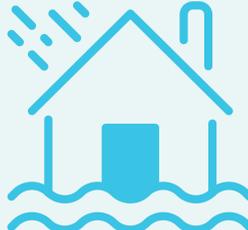


When shopping for a home look beyond esthetics and design layout. Do your research and pay attention to potential issues to help avoid costly surprises down the road.



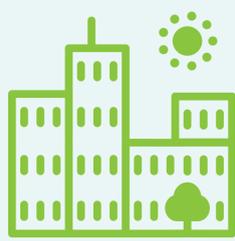
Talk to your insurance provider

In addition to discussing coverage options to help ensure your new home will be properly protected, a local agent will have background information on the community and can help advise you on potential issues to watch for.



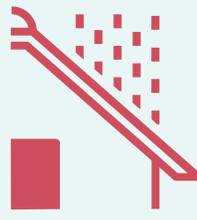
Flooding

Fresh water floods can occur due to heavy rains or quickly melting snow. Consult community flood zone mapping and hire a building inspector to investigate potential property-related risks.



Urban developments

New buildings, commercial businesses, roads and parks may affect the value of a property in the future. Consult your municipality's urban planning department to learn about potential future developments.



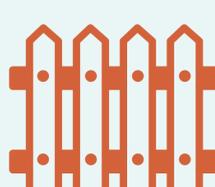
Roofs

Temperature fluctuations, wind and precipitation take their toll on any home. Check the roof for curled and missing shingles and look for yellow stains on the ceiling of the upper floor which may indicate roof leaks.



Foundations & windows

Structural problems can make a home vulnerable to issues like water and pest infiltration. Have the home inspected to ensure there are no cracks in the foundation or issues with the windows.



Decks, fences, & other structures

Items constructed of wood will deteriorate over time. Examine all elements of the front and backyard, particularly the landscaping and quality and condition of the materials used.



Plumbing & electrical

Some dangers may be lurking behind the scenes. Be sure to have licensed experts look at the mechanics of the home, like plumbing, electrical, and heating systems (including fireplaces and woodstoves).



Swimming pools

Pools and residential spas can pose unique risks to a homeowner and require extra care. Confirm surrounding fencing meets local regulations and hire a professional to inspect the pool and equipment.



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