The Hanover Insurance Group®

Personal Lines

Home risk prevention checklist

You play an important role in keeping your home safe. Print and retain this list of actionable tips so you can increase your home's durability today, and reduce the chance of a loss.

Steps you can take right now

- Trim overhanging limbs as needed, and inspect trees for damage after major storms
- Install heat sensors in kitchen near gas or electronic appliances
- Know where your water shutoff valve is
- Install water sensors near water heaters, bathrooms and laundry facilities, or consider water shutoff devices
- Ensure battery backup power to sump pump to maintain function in a power outage
- Make note of your water heater's expected date of expiration

Steps to take throughout the year

SEASONALLY

- ☐ Check your dryer vent for buildup
- ☐ Inspect HVAC filters and change as directed
- ☐ Test sump pump

TWICE A YEAR

- ☐ Remove leaves and debris from gutters each spring and fall
- ☐ Check smoke detector batteries
- ☐ Inspect water heaters for rust or leaks
- ☐ Check for overhanging tree limbs and trim as needed

ANNUALLY

- ☐ Check your roof for broken or missing shingles, cracked sealant and moss growth
- ☐ Clean your dryer vent
- ☐ Have your chimney inspected and cleaned
- ☐ Check windows and skylights for damage or leaks

Need help?

Turn to our Partners in Protection – service vendors ready to assist you, some offering discounts to Hanover policyholders. Plus, you can always contact your local independent insurance agent who may have recommendations for local service providers.

Source: Hanover Risk Solutions

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