North Town INSURANCE

The "Safe & Secure" Homeowner Checklist

Keep your home ready for renewal season and Pacific Northwest weather. This comprehensive guide from North Town Insurance helps you protect your most valuable investment through proactive maintenance and smart preparation strategies.

The Roof & Exterior: Wind & Storm Prep

Your roof and exterior walls are your first line of defense against the harsh Pacific Northwest elements. Regular inspection and maintenance can prevent costly water damage and ensure your home stays protected through storm season.

Inspect the Roof

Look for loose, damaged, or missing shingles. Pro Tip: Use binoculars from the ground to stay safe and get a clear view without climbing.

Clear the Gutters

Remove leaves, pine needles, and debris to prevent water backup and ice dams that can cause serious structural damage.

Check Flashing

Ensure seals around chimneys, vents, and skylights are tight to prevent leaks during heavy rainfall.

Siding Check

Look for cracks, warping, or rot that could let moisture penetrate your home's protective barrier.

Yard & Defensible Space: Wildfire Prep

For inland homeowners in the Pacific Northwest, creating defensible space around your property is essential to reduce wildfire risk. These proactive measures can make the difference between a home that survives and one that doesn't when fire threatens your community.

Create the "Zone 0"

Clear all dead leaves, pine needles, and flammable mulch from within 5 feet of the foundation. This immediate zone is critical for ember protection.

Trim Tree Limbs

Cut back branches that hang over the roof or touch the house. Keep them at least 10 feet away to prevent fire from jumping to your structure.

Manage Vegetation

Prune shrubs and remove "ladder fuels" – those low branches that allow fire to climb from ground level into tree canopies.

Debris Removal

Clear dry leaves and debris from under decks and porches where embers can accumulate and ignite.

Water & Plumbing: Flood & Leak Prevention

Water damage is the number one cause of home insurance claims. A small leak can quickly escalate into thousands of dollars in damage, affecting flooring, walls, and even your home's structural integrity. Regular plumbing maintenance and smart prevention strategies can save you from costly repairs and insurance headaches.

Inspect Supply Lines

Check hoses behind the washing machine, dishwasher, and refrigerator for cracks or bubbles. Replace rubber hoses with braided steel every 5 years for maximum durability.

Sump Pump Test

Pour a bucket of water into the pit to ensure it activates and drains properly. This simple test can prevent basement flooding during heavy rains.

Know Your Shut-Off

Locate the main water shut-off valve and tag it clearly. Ensure everyone in the house knows where it is and how to use it in an emergency.

Downspouts

Ensure they extend at least 5 feet away from the foundation to prevent basement flooding and foundation damage.

Why This Matters

Water damage claims average $10,000 or more. A few minutes of prevention can save you thousands in repairs and keep your insurance premiums stable.

Safety & Detectors

Your home's safety systems are your family's first alert to danger. Regular testing and maintenance of these critical devices can mean the difference between a minor incident and a catastrophic loss. Don't wait for an emergency to discover your safety equipment isn't working.

Smoke & CO Detectors

Test all units monthly and replace batteries annually. Replace units older than 10 years as sensors degrade over time and become less reliable.

Fire Extinguishers

Check the pressure gauge regularly and ensure you have one on every level of the home, especially in the kitchen where most home fires start.

Dryer Vent

Disconnect and clean the lint duct behind the dryer annually to prevent fire hazards. Lint buildup is a leading cause of home fires.

The "Paperwork" Check: Insurance Review

Proper documentation and regular policy reviews ensure you're fully protected when disaster strikes. Many homeowners discover gaps in their coverage only after filing a claim. Take these proactive steps to ensure your insurance protection matches your current needs and home value.

Home Inventory

Take a comprehensive video walk-through of your home, opening closets and drawers to document all possessions. Capture serial numbers on electronics and appliances. Upload the footage to cloud storage for safekeeping - you'll need it if you ever file a claim.

Policy Review

Call your agent to discuss important coverage considerations:

- New renovations or major purchases like jewelry and electronics that may exceed standard limits
- Changes in local flood zones that could affect your risk profile
- Current deductible options and whether adjustments could save you money
- Replacement cost coverage to ensure you can rebuild at today's prices

Ready to Review Your Coverage?

North Town Insurance is here to help you protect your home and family. Our experienced agents understand Pacific Northwest weather patterns, wildfire risks, and local building codes. We'll review your current coverage, identify any gaps, and ensure you have the protection you need at a price that fits your budget.

Don't wait until disaster strikes to discover you're underinsured. Schedule your complimentary policy review today and gain peace of mind knowing your home is properly protected.

Call Us

(509) 483-3030

Speak directly with our local agents.

Visit Online

www.northtowninsurance.com

Get a quote, review your policy, or schedule a consultation