

## Tips For Insuring Your Home

The following are a few examples of things that home owners should be aware of and insurance companies may examine. Please view your insurance policy documents and talk to your agent to know what they expect of you and to verify you are covered as you wish to be. Verify that your dream home and property are insurable before you buy. Be aware that rules and policies are different for each insurance company and your property must meet those guidelines.

- If you experience a loss, contact your insurance agent as soon as possible. Protect your home from further damage as soon as a loss occurs! If you don't perform reasonable protection for your home and property and it is a cause of a loss (or increases the cost of a loss), then you may find the company doesn't have to cover the excess damages.
- Keep up the maintenance on your home's exterior including repainting when needed, repairing mossy or dilapidated roofs, and fixing broken features. Clear away trash, debris, and scattered personal property.
- Keep up the maintenance on your landscaping such as keeping brush and grass short and green to prevent fire hazards. Limb trees and cut down trees where they pose a hazard.
- Look for safety hazards on your property. Are there places where railing might be required for safety, are you using temporary measures for something that should have a permanent fixture, are your buildings up to code? Do you have a stack of wood beside your house/on your deck? Think about things that might cause someone to sue you (whether or not you gave them permission to come onto your property) and correct anything obvious such as locking up dilapidated out buildings or demolishing those buildings.
- Examine the type of pets or livestock that you own. Are they all safely contained to your property? Do you own any aggressive dogs or a dog that is considered an aggressive breed? Be aware some extra costs may be associated with owning horses or livestock and some insurance companies will not insure your home if you have what is considered an aggressive breed of dog.
- Keep the inside of your home clean and clear to reduce fire hazards. Should a fire occur, you will want to evacuate easily. **Do not use extension cords permanently** and do not cause pinching on extension cords from setting things on top of them. Make sure they are rated for the amount of electrical draw you are going to put through them. **Do not over load your electrical outlets.**
- Speak with a professional to make sure that your wood stove, fire place, and chimney are properly installed according to code and so you know how to maintain it. **Chimneys should be addressed at least annually**, if not more, to prevent chimney fires. The St. Maries fire station has chimney brushes people can borrow.
- Find out if your home is/will be serviced by a fire district and the distance from the door of the fire station or closest hydrant to your house. If not serviced by a fire district, many companies will not insure your home. Even if you are serviced but are located ten driving miles from the station some companies might not count that as being serviced. Be aware that the cost of insurance is affected by how close your home is located to the actual fire station or hydrants. Know your protection class.
- If you are building your home, then look into materials and designs that are more fire resistant and build away from property lines to ensure that no matter what your neighbor does, it won't affect the safety or insurability of your home. Be aware of your actual property lines, they are not always where the seller believes they are.

- Maintain your decks, fences, stairs, garages, or other attachments to your home, since they may pose a fire risk to the home or a safety risk to residents and guests. Keep vegetation out from under decks.
- Maintain a 0-5 ft. safety perimeter around your home, which means trying to keep foliage (dead or living) from touching or hanging over your home. No trees or tall bushes should be in this area. Any overhanging branches into this area should be limbed.
- Maintain a 5-30 ft. safety perimeter around your home, which means trees and shrubs should be in well-spaced groupings and most types of trees should be limbed up to 15ft. Avoid shorter vegetation under taller trees so that fire will not climb up and into the crown of taller trees. Think about if your trees were to be fully ignited, would they cause a threat to your home from the radiant heat?
- Maintain a 30-100 ft. safety perimeter around your home, which means forests cannot not be in this zone and trees in this area should be well-spaced. The idea of this space is to give you time to protect or evacuate from your home should a forest catch fire.
- Be aware of the slopes around your property. Wildfires burn up a slope faster and more intensely than along flat ground. Build your home away from the top of a slope or, if it is already standing, make a barrier or clear out along and at the base of the slope (obviously this will require more than 100 ft. of defensible space to give you the same amount of protection as on flat ground).
- If you will have a mortgagee for your home, they will require insurance. Understand that getting normal hazard insurance on your home will take time. As soon as you know the house you want, check into insurance. You may be surprised that it usually takes days to secure the insurance that is needed. Be aware that some agents sell insurance without viewing the property. Know that at a later date the insurance company can send an inspector to your property to verify that it is acceptable to them. Simple things like not having a hand railing or having peeling paint have caused people to lose their insurance and then find that no one else will insure their home. Please give time and attention to make sure you are getting insurance that you understand and that it is ready when you will need it.
- If you will have a mortgagee for your home, they may require flood insurance. Even if your home seems to be well above the flood zone, banks look at the FEMA maps and must go by them to decide whether or not you are required to get flood insurance. Verify before you buy property if you will be required to get flood insurance and what it will cost you. Another thing to be aware of is that that property within the reservation is considered “non-participating” and can require weeks of working with a flood insurance company to document that privately owned property on the reservation in Benewah County “is participating.”
- Monitor your home for water damage and mold, especially in winter. Be mindful of the plumbing of your home and outbuildings to **prevent bursting pipes in winter** (especially pipes on the underside of mobile homes or pipes in unoccupied buildings). If you will leave your home for any extended time, you will need to take preventive measures to prevent pipes from bursting. Preventive measures include leaving heat on in the building where pipes are located in walls, have pipes blown clear of water, and construct/upgrade buildings to insulate pipes. Be aware that homes left vacant longer than 30 days may void insurance coverage of the home due to freezing of pipes.
- If you leave your house vacant longer than 30 days sometimes specific insurance coverage becomes void, such as theft and freezing pipes coverage. Verify the conditions of your policy before you are gone an extended period.

Tips were offered by the St. Maries Farm Bureau Office by CSR Susie Patterson and Agent Bob Stowell. For additional questions about insurance or for a quote on farm, home, business, auto, medical, and life insurance contact our office. Farm Bureau Finance loans are available for toys, vehicles, land, and for home loans with a 10 year maximum.