

HOMEOWNER'S MANUAL

FOR THE
NORTHWEST

A guide to protecting
and enhancing your
most important asset—
your home!



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INTRODUCTION

YOUR HOME IS ONE OF YOUR MOST IMPORTANT POSSESSIONS. By keeping it properly maintained, you can reduce the risk of a loss. Please take a moment to review these important safety tips.

This manual is designed to help our clients, you, manage the risk of loss to primary assets—homes and the contents within them. We have a few goals in mind: first, to help you minimize the risks; second, to help preserve your assets; and last, to provide a safe environment for everyone in the home. For example, knowing where all the main utilities are located, marked and how they operate can save time and further loss in the event of an emergency. Documentation of a well-maintained home is also an added benefit if you ever decide to sell your home.

We want everyone to be safe! We recommend all checks be performed by a professional for safety reasons until you become properly trained and have sufficient knowledge to perform the checks or maintenance items without injury to self or others. If in doubt, ask a professional for assistance or advice.

The maintenance checklists included in this manual are a suggested schedule only. The manufacturer's maintenance guidelines should be followed instead of our suggestions if a discrepancy occurs.

EMERGENCY NUMBERS

These days, you can store practically all of your computer information on your cell phone. You can also use your mobile device as a safety net in case of emergency. Take five minutes right now to type these important numbers into your contact list so you'll be prepared.

ICE

This number, which stands for “in case of emergency,” should be your emergency contact—a parent, spouse, close friend or whomever you want notified if something happens to you. Many emergency responders and hospital personnel know to look for this number.

HOME

Your home phone number, if you have one. If someone finds your lost cell phone, he or she can call this number to let you know your phone is intact. Emergency personnel may also try it as an alternative number if there is no answer at the ICE number.

POLICE

In case you have an emergency or witness someone else who needs help, you can notify your local police station about the situation more rapidly if you already have the number stored.

POISON CONTROL HOTLINE

Post the Poison Control Hotline on your fridge, telephones as well as your cell phone:
(800) 222-1222.

911 & CELL PHONES

While technology continues to improve, many wireless phones do not offer a way to determine a caller's location. If you call 911 from your cell phone, be sure to mention your location, your phone number and what has happened.

INSURANCE AGENCY & CLAIM SERVICES

Shortly after an emergency or claim event, please contact your team at PayneWest Insurance.

» *Should an after-hour emergency occur, call (800) 877-0115 for assistance.*

Our clients have access to a dedicated team of insurance claim specialists that stand ready to assist with their specific needs. This is in addition to the claim staff employed by the carriers.

» *Develop and maintain relationships with the claim decision makers of our key carriers.*

» *Help navigate confusing and complex claim issues.*

People purchase insurance to have reliable support in the event of a claim. At PayneWest Insurance, we are continually seeking ways to add value to our clients. Our claim team is dedicated to claim advocacy—helping clients navigate the sometimes difficult insurance claim process.

UTILITY LOCATIONS & MARKERS

In the event of an emergency, invaluable time can be saved by knowing the location and operation of your main utilities. Space is provided to take notes for the location and/or operation of each.

Please locate and mark (when appropriate), the location of the following items:

UTILITY	LOCATION	OPERATION
Main Water Shutoff*
Main Gas Shutoff*
Main Power Shutoff
Hot Water Tank
Main Sprinkler Controls
Septic Tank

*PayneWest is proud to provide you with high-visibility hang tags to indicate the locations of your Main Water and Main Gas Shutoff locations (while supplies last).

If additional location indicators are needed, please contact your local agent.

HOME MAINTENANCE SAFETY CHECKLIST

MONTHLY

Check the boxes as you complete each task; space is left to add your own monthly tasks.

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Test smoke detectors and carbon monoxide detectors.												
Check flashlights and back-up batteries for emergencies (nightstand, near each bed and in several areas of the home).												
Replace or clean all filters where needed in heat/air unit, at return vents, room air conditioner, air-purifier machines, humidifiers, etc. (Pro-tip: buy a year's supply of filters at once.)												
Hot water heater sediment removal. Drain two gallons of water or have professional check.												
Replace carbon cartridge in water filter .												
Inspect fire extinguishers for proper working condition and check gauge for adequate charge.												
Check breaker box monthly or call a professional, especially if fuses blow or trip often.												
Check owner's manual on some appliances .												
Yours:												

HOME MAINTENANCE SAFETY CHECKLIST

SPRING INSPECTIONS

Check the boxes as you complete each task.

TASK	2020	2021	2022	2023	2024
Review renter's or homeowner's insurance and photograph any new items before it's time to renew your policy.					
Heaters should be cleaned and inspected. Have a professional lubricate heater blower fan and motor. For gas heaters, shut off first then clean the exhaust vent, shutter openings and burner.					
If you have an attic fan you should have it inspected by a professional before using for the summer or hotter time of year.					
Clean and check for proper operation of all gutters and downspouts. Paint if needed and replace any rusted parts.					
Refill water softener with salts.					
Check wood interior and exterior for signs of termite damage or hire a termite company to check on an annual basis.					
Inspect all windows and doors for gaps, cracks or other damage and seal with proper insulation such as caulk or weather stripping.					
Check roof for needed repairs such as shingles, flashing, chimney, vent stalks, gutters and downspouts.					
Check inside vents and louvers for free-moving air. Inspect and clean outside heat/air unit of all leaves, limbs or other debris.					
Check brick for any cracks or foundation settling signs.					
Repair cracked, broken or uneven driveways and walkways to provide a level walking surface.					
Check for any water damage or accumulation of water on the home from drains; check faucets, hoses, bibs, commodes and shutoff valves for leaks--include sump pump, kitchen sink and disposal, dishwasher, washing machine and utility sink.					
Inspect basement for any signs of water damage, excess moisture or mold. Install moisture barrier if needed.					

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SPRING INSPECTIONS CHECKLIST *CONTINUED*

TASK	2020	2021	2022	2023	2024
Spring cleaning of exterior and interior of home to find damages.					
Have your air conditioning system inspected by a professional as recommended by the manufacturer.					
Clean the clothes dryer exhaust duct, vent and space under the dryer. Remove all lint, dust and pieces of material.					
Vacuum fridge coils and fan.					
Reverse ceiling fan direction.					
Wash range hood ventilation filters.					
Yours:					

HOME MAINTENANCE SAFETY CHECKLIST

SUMMER INSPECTIONS

Check the boxes as you complete each task.

TASK	2020	2021	2022	2023	2024
Check deck or patio for possible deterioration and safety hazards such as loose boards and protruding nails. Use child safety devices where needed.					
Check all window and door locks to ensure correct functioning. Make sure there are no holes in any of the screens.					
Inspect recreational equipment (e.g., are swing sets secured and do they contain any rusty bolts?).					
Carefully inspect your toilet . Look for the erosion of plastic floater valves and check all pipe connections.					
Inspect washing machine hoses and replace hoses that show signs of wear or leakage.					
Inspect your attic/basement for water damage, electrical damage or loose wires.					
Monitor home for any signs of water damage on all levels and attic and basement or crawl space. Check for erosion signs in/outside of home and install French drain or similar to stop damage from erosion.					
Never leave standing water on property to avoid attraction by unwanted bugs, animals and for safety of small children.					
Maintain area around home and remove any debris . Keep all items out of the yard that are an injury hazard.					
Remove all dead trees in your yard, and keep healthy trees and bushes trimmed and away from utility wires.					
Use a pest control company to keep rid of all unwanted pests. Use a termite company to prevent termite damage.					
Install fencing four feet or more around any water structure (pools) for safety. Use lock on gates. Install alarms on water areas to prevent injury. Check for safety!					
Wash range hood ventilation filters.					

HOME MAINTENANCE SAFETY CHECKLIST

FALL - WINTERIZE YOUR HOME

Check the boxes as you complete each task.

TASK	2020	2021	2022	2023	2024
Insulate all pipes and water lines to prevent freezing.					
Insulate attic and basement to keep heating cost down.					
Prior to use, have heating unit and space heaters inspected for safety, cleaning and proper operation.					
Clean all gutters and downspouts .					
Seal or cover room air conditioners and attic fan.					
Clean humidifier if you have one connected to your heating unit.					
Check flame color on gas furnace for blue color--NOT yellow.					
Inspect and clean the fireplace or other heating source.					
Have your chimney and stovepipe cleaned and maintained annually by a professional. Check fireplace monthly when using for creosol buildup.					
Refill water softener with salts.					
Clean electric water heater . Drain tank, clean heating elements with vinegar and water solution. Be sure to turn power off before cleaning!					
Have all heating sources inspected by a professional. In older homes, most heating furnaces and wall heating gas units are out of code and should not be used due to fire hazard.					
Check and repair caulking around doors, windows, showers, bathtubs, sinks and toilet bases that show signs of deterioration.					
Clean smoke alarms . Pull cover downward, remove power cell, vacuum and clean cover. Replace battery, cover and test.					
Reverse ceiling fan direction.					
Wash range hood ventilation filters.					

HOME MAINTENANCE SAFETY CHECKLIST

WINTER

Check the boxes as you complete each task.

TASK	2020	2021	2022	2023	2024
Check your outlets and all electrical holiday decorations for frayed wires or loose connections.					
Keep adequate fuel reserves on hand because fuel carriers might not be able to refuel for several days during severe weather.					
Lower the temperature in rooms not in use. Make sure there is sufficient heat to prevent the freezing of water pipes.					
Clean or replace your furnace filter before the heating season begins.					
Service snow removal equipment and keep ice melting compound on hand.					
Protect your roof against heavy snow and ice loads. Keep gutters clean and roof drains open.					
Wash range hood ventilation filters.					
Yours:					

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WINTER CHECKLIST *CONTINUED*

TASK	2020	2021	2022	2023	2024
GARAGE SAFETY					
Place all chemicals and gasoline in proper place away from open flame and drain from all equipment when not in use.					
Keep tools and any sharp equipment stored properly.					
Use safety control buttons on equipment to lock equipment for safety. Inspect equipment for proper function and loose parts.					
Clean spills immediately. Use flooring material in garage that is non-skid material.					
Store items away such as batteries, small items, cords, hoses and ladders that may be harmful to children.					
Include the garage in your alarm monitoring system to your home. Use the lock on your garage opener to prevent opening from the outside with other remotes. Consider garage opener cover to keep small children from opening.					
Use car safety in the garage: keep all valuables or harmful products out of car for child safety such as medicines, firearms, choking hazards; keep car locked; keep keys stored in safe place; have extra keys to car and home hidden in garage or give to trusted family or friends in the event of an emergency.					
Yours:					

HOME MAINTENANCE SAFETY CHECKLIST ANNUALLY & BEYOND

Septic Tanks (for most rural residences):

Yearly **inspections** of septic tank, if you have one.

TANK INSPECTION

2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031

Newer tanks often have **tank filters** that need to be checked and cleaned every six months.

FILTER CLEANING

CURRENT MONTH	+6 MO.	+6 MO.	+6 MO.	+6 MO.	+6 MO.	+6 MO.	+6 MO.	+6 MO.	+6 MO.	+6 MO.	+6 MO.

Some counties recommend **pumping septic tanks** once every three years.

TANK PUMPING

CURRENT YEAR	+3 Years	+3 Years	+3 Years	+3 Years	+3 Years	+3 Years	+3 Years	+3 Years	+3 Years	+3 Years	+3 Years

Clean sludge build-up if it reaches $\frac{1}{3}$ full. More frequent cleanings may be needed if you have a large tank and a garbage disposal.

FOR YOUR USE

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PERSONAL PROPERTY INVENTORY

Many people do not have adequate records of their belongings following a major fire, catastrophe or burglary. In addition to helping you determine what was lost to an unfortunate occurrence, this inventory will both substantiate and speed up any claim settlement.

Some helpful suggestions:

- » Take the **inventory** one room at a time listing all items. We can provide a Homeowner's Personal Property Checklist to get you started—just ask your PayneWest representative.
- » Take **photographs** or **videos** of each room, standing in the center shooting each corner. Take close-ups of valuable articles and try to capture serial numbers. Make sure to open doors and closets.
- » Keep your inventory in a place **protected** from fire and theft; preferably a safety-deposit box.
- » Create your inventory list now!
Don't postpone this important task!

SECURITY MEASURES

- » Have **alarm system** monitored or alarm devices on areas of your home to prevent theft, fire or smoke monitoring and other emergencies. Install other safety detectors in home such as smoke and carbon monoxide detectors.
- » Install **medical alert** monitoring system in home for older adults if needed.
- » Have needed **medical emergency equipment** for major or minor problems in home such as first aid kit, blood pressure cuff, AED or diabetic kit to use if needed by self or family members. Designate a place to keep all equipment and medicine that is labeled and locked.
- » Have **appointed person** to handle important papers and finances in the event of a medical emergency.
- » Prepare a **disaster kit** for an external disaster. This includes having enough dehydrated food and water to last one full week. Have an action plan for emergencies. Teach all adults and older children **emergency steps** in the home (e.g., have a fire escape plan prepared and practiced).
- » Adequate **lighting** that uses motion sensors will help deter theft.
- » Lock away all **firearms** from children and separate ammunition as needed. Use safety locks for all firearms.
- » Use fire-proof and water-proof **safes** to store items such as firearms, important documents and personal items.
- » Use **bolt locks** on doors and inside keyed locks where there is glass near the locks that could be broken to gain access.
- » Place **locks** on property inside and out such as storage shed, gates to backyard, outside breaker box or any other structure.
- » Purchase **weather-alert radios** or sign up for phone calls from local weather stations to be alerted in the event of a weather emergency.
- » **Escape ladder** for any window or balcony above ground level.

PREPARING FOR A VACATION

The secret to your travel success—organization!

- » Provide friends and neighbors with an **itinerary**, relevant **phone numbers** and the **names** of those who have keys to enter your home.
 - *PayneWest provides a convenient keychain that contains contact information in case of an emergency. Ask your agent for one today!*
- » Call your PayneWest contact and check current insurance policies for **coverage** on:
 - *Rental cars, especially if traveling in foreign destinations (take a copy if covered).*
 - *Health insurance to clarify coverage when overseas and in transit. Make a copy of the card. Ask if coverage includes life-flight or emergency transportation home.*
- » **Contact** and **notify** the following:
 - *Stop or forward mail. Stop newspaper and other deliveries.*
 - *Garbage collection.*
 - *Alarm company.*
 - *Local neighborhood watches or police.*
 - *Utilities, rent or mortgage and bill payment schedules for extended trips.*
 - *Credit card companies, especially if traveling to exotic destinations.*
 - *Pharmacy—obtain enough prescriptions for duration of trip. Never pack medications in checked bags.*
- » **Arrange** for pet care, plant maintenance, snow removal or lawn mowing and watering while gone.
- » Maintain an **emergency folder**. Include whom to alert and copies of your itinerary, passport, birth certificate, credit card numbers and cancellation phone numbers, emergency health care info (include blood types, drug allergies, doctors' name and phone numbers for access to medical records).
- » Put your **itinerary** and **luggage tag information** inside each bag (including carry-ons).
- » **Do not hide things outside**—house key under the mat, etc. Put jewelry and other valuables in safety deposit box.
- » If traveling by auto, have car thoroughly **serviced** and the tires checked.
- » **Social media pitfalls**—beware of what you are posting and to whom.

NOTES

A series of horizontal dotted lines for taking notes, occupying the majority of the page.

NOTES

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ABOUT US



We are a premier agency, nationally ranked, with roots tracing back to 1921.

We serve more than 30 communities in the Northwest.

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