

Home Maintenance Checklist for Insurance Approval

Stay ahead of issues and improve your insurability with this seasonal maintenance guide.

Roof & Exterior

- ☐ Inspect and repair roof (replace damaged/missing shingles)
- ☐ Clean gutters and downspouts
- ☐ Check and seal roof flashing, vents, chimneys
- ☐ Trim tree branches near the home and roof
- ☐ Power wash or clean siding
- ☐ Check and repair fences, gates, and handrails
- ☐ Repair cracked sidewalks or driveways
- ☐ Inspect windows and doors for leaks or damage

Plumbing & Electrical

- ☐ Check for leaks under sinks and around visible plumbing
- ☐ Inspect water heater and pipes
- ☐ Update old electrical panels or wiring if needed
- ☐ Test all GFCI outlets and circuit breakers
- ☐ Install or check smoke detectors & carbon monoxide detectors

Yard & Landscaping

- ☐ Clear dry brush, leaves, and debris
- ☐ Keep grass trimmed and landscaping tidy
- ☐ Ensure grading slopes away from foundation
- ☐ Keep shrubs and trees at least 3 ft from house and roof

Heating & Cooling

- ☐ Service HVAC system (clean filters, inspect ducts)
- ☐ Replace aging furnaces or heating systems if needed
- ☐ Test thermostat functionality
- ☐ Check attic ventilation

Safety & Security

- ☐ Test smoke & carbon monoxide detectors
- ☐ Check outdoor lighting around entryways
- ☐ Secure windows and doors (locks, seals)
- ☐ Consider installing or updating home security system

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Foundation & General

- ☐ Inspect foundation for visible cracks or water intrusion
- ☐ Test sump pump (if applicable)
- ☐ Check attic and basement for leaks or moisture
- ☐ Document all repairs/upgrades (save receipts and take photos)

Pro Tips

- Keep a folder or digital record of home maintenance receipts
- Take yearly photos of key home systems (roof, HVAC, plumbing)
- Update your insurance agent on any major renovations or upgrades

Tip: Review this checklist twice a year - spring and fall are ideal times!