

State of Idaho
DEPARTMENT OF INSURANCE

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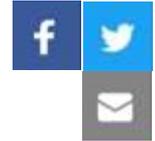
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Idaho Department of Insurance News Release

For immediate release, March 29, 2017

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Insurance Department has spring maintenance tips

BOISE ID – Spring is officially here, and it's time to start on those home maintenance projects. The Idaho Department of Insurance encourages homeowners to inspect in and around homes for wear and tear from this year's harsh winter. Improperly maintained homes can lead to expensive repairs down the road, and many of those repairs are not covered by a standard homeowners insurance policy.

"The purpose of homeowners insurance is to help you recover from sudden and accidental losses such as fire, windstorm, theft, or a broken water pipe," said Department Director Dean Cameron. "But damage that results from maintenance-related issues, like water damage from a leaky roof or a cracked foundation may not be covered, as most policies say the policyholder is responsible for conducting regular preventive maintenance."

The Department shares the following tips from Northwest Insurance Council to help you conduct home exterior maintenance and reduce safety hazards:

- Check and clean gutters to prevent water from backing up into your attic.
- Check the roof. Look for worn, curled, or missing shingles and replace them.
- Repair loose or damaged siding and soffits.
- Make sure downspouts slope away from the home and carry water at least five feet from the foundation walls.
- Have a professional inspect your heating/air conditioning system annually.
- Make sure sprinkler heads are directed away from the house to prevent water build-up near foundation walls.
- Remove clutter from storage areas to reduce fire hazards.
- Examine decks, porches, and balconies for weak or broken railings and posts. Railings should be spaced no more than four inches apart to prevent children from slipping through.
- Caulk and reseal window and door flashing, seals, or weather stripping.
- Check the attic for moisture and surface discoloration.
- Check fire extinguishers in your kitchen and garage to make sure they are full.

- Install outlets equipped with ground-fault circuit interrupters when outdoor electrical outlets are located near water sources.
- Be sure exterior walls are well-painted and sealed.
- Inspect your lawn for rocks or other objects that could be launched from your lawnmower and injure others or damage property.
- Contact your insurance company or agent to review your homeowners policy to be sure you have the coverage you need, as home values and repair costs increase over time.
- If damage is found that requires hiring a contractor, be sure to use only licensed, bonded, and insured building contractors, and be sure they get the proper building permits.

For questions about this or other insurance-related issues, consumers are encouraged to contact the Department by visiting www.doi.idaho.gov or by calling 334-4250 in the Boise area or 800-721-3271 toll-free statewide.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.

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