MAINTAIN YOUR HOME AND AVOID REJECTED CLAIMS

NEDBANK INSURANCE

HOME INSURANCE COVERS DAMAGE CAUSED BY UNFORESEEN EVENTS, NOT GRADUAL WEAR AND TEAR

It's important to remember that home insurance is meant to protect you against the impact of sudden, unforeseen and accidental events, and not wear and tear. 'Wear and tear' means gradual deterioration caused by aging, normal use or the environment, for example hail, moths, insects, rust or mildew.

PROPER MAINTENANCE CAN HELP PREVENT LOSS OR DAMAGE AND REJECTED CLAIMS

To help prevent loss or damage caused by wear and tear, you have to maintain your home and make sure that everything is in good working order. If you don't maintain your home and you need to claim, your claim might be rejected.

For example, you can prevent water damage due to a blocked or leaking gutter if you maintain it properly. So, if you claim for damage as a result of your leaking gutter, your claim may be rejected because of poor home maintenance.

The good news is that maintaining your home does not have to be hard. By doing regular standard maintenance checks you can manage the risks. On the next page we provide a few handy tips for maintaining your home.

REGULAR MAINTENANCE CAN SAVE YOU A LOT OF MONEY IN THE LONG RUN

While your Nedbank Insurance Homeowner's Cover will likely pay for damage caused by unforeseen events that could not have been prevented, it's important to remember that you will be responsible for fixing defects caused by wear and tear. The time and money you put into regular (and often minor) maintenance jobs along the way can save you significant expenses in the long run.

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HANDY TIPS FOR MAINTAINING YOUR HOME

Paint your home's exterior as often as required

- Problems inside your home often come from outside. Painting the exterior of your home not only looks attractive – it also adds an extra layer of protection to walls and wooden fixtures.
- Choose a high-quality exterior paint or varnish to help weatherproof your home and reduce the risk of damp.
- How regularly you paint your home depends on factors such as the quality of the paint and weather conditions.
- Watch out for these signs that the exterior of your home needs to be painted, even if the suggested amount of years between paint jobs haven't passed yet: faded paint, blistering paint, peeling paint, chalky, powdery paint, and/or exposed patches of wall.

Check and clean your chimney annually
Creosote, a substance that is created by burning wood, is highly flammable and can build up in your chimney over time. To avoid the risk of your chimney catching fire, check and remove the creosote at least once a year if you regularly use your chimney.

Ensure proper ventilation

- Reduce problems caused by damp and mould by opening windows to ventilate a room, especially the bathroom and kitchen when you shower or cook.
- In addition, it may be a good idea to invest in extractor fans for these rooms.
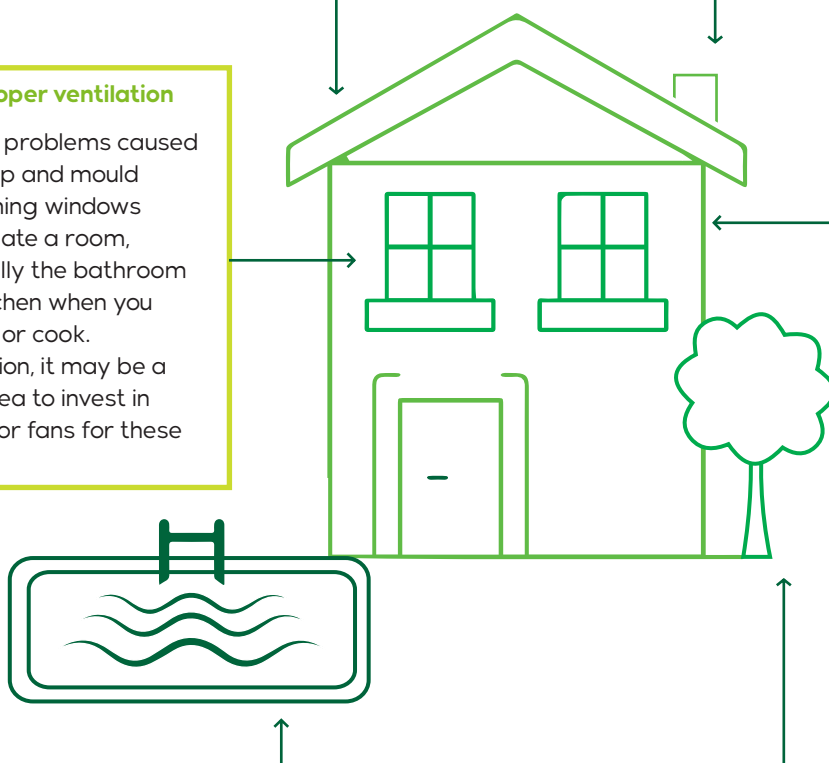
Take care of your gutters

- Clear out your gutters regularly, making sure that the spouts aren't blocked to prevent water damage to your roof. This is especially important after autumn to ensure the weight of the leaves doesn't loosen the gutters.
- Check that the spouts point away from your walls to prevent damp.
- At the same time, inspect the condition of your roof to make sure there is no damage.

Maintain your pool

- During summer, keep your pool sparkling by:
  - checking the pool's pH levels;
  - cleaning the skimmer basket;
  - checking water levels; and
  - cleaning the pool filter by backwashing and rinsing.
- Keep the area around the pool clean and free of hazards that could potentially trip up or hurt your guests.
- Cover the pool during winter to make sure your pool remains in a good condition even when it's not being used.

Look after your garden

- Pull out weeds regularly.
- Check the trees in your garden to make sure they don't start growing into the building or perimeter wall, which may cause structural damage.

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