

CHECKLIST | ANNUAL HOME SAFETY AUDIT

Presented by Meredith Insurance Agency

As a homeowner, it's crucial to take the time to routinely address potential safety risks on your property. After all, even seemingly minor household issues—such as stray cords, dust buildup or leaky faucets—can spiral into significant problems if left unnoticed. By conducting an annual home safety audit, you can help keep your property safe and secure—reducing the risk of household injuries, property damage and costly insurance claims. To get started, consider the topics on this checklist.

Emergency Preparedness Considerations	COMPLETED
Ensure that smoke alarms are properly installed inside and outside of each bedroom, as well as on every level of your home—including the basement. Test all alarms for effectiveness once every month and replace batteries once every year. Replace alarms every 10 years.	<input type="checkbox"/>
Ensure that carbon monoxide (CO) detectors are properly installed outside of each bedroom and on every level of your home—including the basement. Test all detectors for effectiveness and replace batteries as needed. CO detectors should be replaced every seven years.	<input type="checkbox"/>
Establish a fire emergency escape plan that outlines several safe escape routes from different levels and rooms within your home. Be sure to practice this plan with your household. If you already have a plan in place, make sure to review it.	<input type="checkbox"/>
Consider installing a fire escape ladder near a window for each upstairs room in your home. Ensure all members of your household know how to safely use a fire escape ladder.	<input type="checkbox"/>
Place portable fire extinguishers in areas of your home with an elevated fire risk, such as the kitchen and the garage. Make sure that all members of your household know how to safely use an extinguisher. Inspect extinguishers to ensure that the pressure gauge is in the green zone, the pin and tamper seal are intact and there are no other external damages (e.g., dents, rust or leaks). Replace extinguishers as needed.	<input type="checkbox"/>
Ensure proper locks on all windows and doors to help deter home burglars. Install a sturdy deadbolt on each exterior door. Consider implementing additional home security measures, such as motion-activated exterior lighting and security cameras.	<input type="checkbox"/>
Make sure that your house number is clearly displayed and visible from the outside. This will allow your home to be easily identified in case of an emergency.	<input type="checkbox"/>
Create a home emergency kit to be prepared for any scenario. This kit should include emergency documents (e.g., insurance policies, bank account numbers and passports), food and water, a first-aid kit, essential medications, personal hygiene items, a change of clothes, a battery-powered radio and flashlight (as well as spare batteries), matches, electronic device chargers, sleeping bags and pliers to turn off utilities. Store this kit in a safe, secure location.	<input type="checkbox"/>

This checklist is merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with federal, state or local standards. Consult your licensed representative at Meredith Insurance Agency or legal counsel to address possible compliance requirements. © 2020 Zywave, Inc. All rights reserved.

Indoor Safety Considerations	COMPLETED
Inspect all electrical outlets and panels for loose-fitting pieces or poorly fitted covers. Avoid overcrowding electrical outlets.	<input type="checkbox"/>
Check all electrical wires, cords and plugs for signs of damage or fraying. Make sure all wires and cords are arranged safely to avoid slip and trip hazards. Contact a qualified electrician for a further inspection of your home's electrical wiring.	<input type="checkbox"/>
Inspect all major household features such as your sump pump, water heater, furnace and HVAC system for potential damages or problems. Contact a qualified repair technician for any maintenance concerns.	<input type="checkbox"/>
Check all furnace, oven and vent filters to ensure they are working properly and don't possess excess debris. Replace filters as needed.	<input type="checkbox"/>
Clean your HVAC system and air vents to avoid dust buildup.	<input type="checkbox"/>
Store all flammable, toxic and other potentially dangerous liquids or materials (e.g., cleaning and cooking supplies) in a safe and secure location, out of the reach of children and pets.	<input type="checkbox"/>
Organize your medicine cabinet to ensure you are fully stocked on essential medications. Be sure to properly dispose of any outdated or expired medications.	<input type="checkbox"/>
Inspect your property's walls and ceilings—paying special attention to the attic or crawl space—for any structural concerns, such as cracks, leaks or evidence of deterioration. Make repairs as needed.	<input type="checkbox"/>
Check your home for signs of pests (e.g., droppings, nests and wood damage). If you suspect an infestation, contact a qualified pest exterminator.	<input type="checkbox"/>
Use a vacuum to remove any excess dust or debris from your refrigerator coils.	<input type="checkbox"/>
Remove your washer and dryer from the wall, and clean your dryer vent to remove lint buildup, as this is highly flammable.	<input type="checkbox"/>
Deep clean all surfaces and appliances within your home that are frequently touched or used.	<input type="checkbox"/>
Inspect your plumbing system—paying special attention to toilets, bathtubs, showerheads, sinks and faucets—for potential cracks or leaks. Contact a qualified plumbing professional for any maintenance concerns.	<input type="checkbox"/>
Check your kitchen and bathroom drains and pipes for potential blockages. Remedy any blockages by running soap and hot water down the drain, followed by a drain cleaning product.	<input type="checkbox"/>
Have your chimney inspected and cleaned by a qualified professional.	<input type="checkbox"/>
Check all windows, screens and doors to ensure they are properly installed and sealed, looking out for cracks, chipped paint or broken glass. Make repairs as needed.	<input type="checkbox"/>

Consider swapping any corded blinds and curtains with cordless alternatives to eliminate choking hazards for children and pets.	<input type="checkbox"/>
Maintain safe stairwells by repairing or tightening any loose steps or handrails. If the stairs aren't carpeted, consider adding slip-resistant treads or paint. In addition, be sure that the stairwell possesses adequate lighting to reduce the risk of slips and trips.	<input type="checkbox"/>
Ensure that all electrical appliances and furniture within your household possess adequate babyproofing or childproofing features, if necessary.	<input type="checkbox"/>

Outdoor Safety Considerations	COMPLETED
Clean your gutters, pipes and exterior vents to remove any debris or buildup.	<input type="checkbox"/>
Check your home's siding for excess moisture, chipped paint, cracks or any other damages. Make repairs as needed.	<input type="checkbox"/>
Inspect your roof for any excess debris, loose items, missing shingles, dents or any other damages. Make repairs as needed.	<input type="checkbox"/>
Check your home's foundation for any signs of cracking, deterioration, sinking or subsidence. Make repairs as needed. Consult a qualified contractor for serious concerns.	<input type="checkbox"/>
Trim any tree branches located near your home's roof to help avoid additional damages in the event of a storm.	<input type="checkbox"/>
Clear your driveway, any walkways and steps of obstructions to avoid slip and trip hazards. In addition, ensure these areas are level and don't have any cracks. Make repairs as needed.	<input type="checkbox"/>
Make sure all fencing is sturdy and in good condition. Secure all fencing with a locking gate.	<input type="checkbox"/>
Maintain any outdoor play equipment (e.g., a trampoline) to avoid safety hazards. If you have a pool, keep it clean and secure it with a fence and locking gate to ensure children and pets can't enter the area without supervision.	<input type="checkbox"/>
Inspect all outdoor furniture, toys, tools and appliances for safety concerns or potential damages. Make repairs or replacements as needed. Store these items in a safe, secure location when not in use, such as a locked shed, to protect them from the risk of theft and natural elements.	<input type="checkbox"/>
Install exterior lighting to keep your yard well-lit and avoid slip and trip hazards.	<input type="checkbox"/>

In addition to the suggestions on this checklist, be sure to consult Meredith Insurance Agency to review your homeowners insurance policy and secure personalized coverage that meets your unique needs. For additional home safety guidance and insurance solutions, contact us today.