Home Protection & Pre-Loss Review

Protecting Your Home Today. Preparing You for Tomorrow.

Policyholder Information

- Homeowner Name:
- Property Address:
- City / State / ZIP:
- Insurance Carrier:
- Policy Number:
- Policy Effective Date:
- Date of Home Protection Review:

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1. Exterior Home Protection

The exterior of your home is your first line of defense against weather, water intrusion, and structural damage.

Roof & Gutters

- Know the approximate age of your roof.
- Check for missing, loose, curling, or damaged shingles.
- Look for signs of roof leaks or water stains in the attic.
- Inspect flashing around chimneys, vents, and skylights.
- Clean gutters and downspouts regularly.
- Ensure downspouts direct water away from the foundation.
- Check for tree limbs hanging over the roof.

Exterior Structure

- Inspect siding, brick, stucco, and exterior walls for damage.
- Check exterior doors and windows for proper sealing.
- Inspect caulking around windows and doors.
- Check the foundation for visible cracks or water intrusion.

- Ensure outdoor drainage moves water away from the house.
- Inspect decks, balconies, porches, and railings.
- Check trees for dead limbs or unstable branches.

2. Interior Water Damage Prevention

Water damage is one of the most common and costly residential property loss exposures.

Plumbing

- Locate the main water shutoff valve.
- Make sure everyone in the household knows how to shut off the water.
- Inspect visible plumbing for leaks or corrosion.
- Check under kitchen and bathroom sinks.
- Inspect supply lines to toilets, washing machines, and dishwashers.
- Replace deteriorated or aging washing machine hoses.
- Check water heaters for leaks, rust, or corrosion.
- Inspect ceilings and walls for water stains or discoloration.

Appliances

- Inspect refrigerator water lines.
- Inspect dishwasher connections.
- Inspect washing machine hoses and connections.
- Check air conditioning condensate drain lines.
- Confirm water leak detection devices are functioning, if installed.
- Consider automatic water shutoff protection.

Bathrooms & Kitchens

- Check around tubs and showers for deteriorated caulking.
- Inspect grout and tile for damage.
- Check toilets for leaks or movement.
- Inspect countertops and plumbing connections for water intrusion.

3. Fire & Electrical Safety

Fire Prevention

- Install smoke detectors on every level.
- Install smoke detectors near sleeping areas.
- Test smoke detectors regularly.
- Replace batteries as recommended.
- Maintain accessible fire extinguishers.

- Develop a household fire escape plan.
- Keep dryer vents clean and free of lint buildup.
- Keep flammable materials away from heat sources.
- Have fireplaces and chimneys inspected periodically.

Electrical Safety

- Check outlets for discoloration, heat, or unusual odors.
- Avoid overloaded outlets and extension cords.
- Inspect visible electrical cords for damage.
- Know the location of the electrical panel.
- Label electrical breakers where practical.
- Have electrical concerns evaluated by a qualified electrician.

4. Heating, Cooling & Mechanical Systems

- Replace HVAC filters on a regular schedule.
- Have heating and cooling systems serviced periodically.
- Inspect accessible ductwork for damage.
- Check the attic for signs of moisture or roof leaks.
- Inspect accessible insulation for moisture damage.
- Confirm bathroom exhaust fans are functioning.
- Keep the area around mechanical equipment clear.
- Know how to turn off the HVAC system in an emergency.

5. Weather & Natural Disaster Preparedness

Severe Weather

- Identify a safe location in the home during tornado warnings.
- Secure outdoor furniture and loose objects before severe storms.
- Trim trees and branches that could damage the property.
- Know how to protect windows and doors from severe weather.
- Maintain an emergency supply kit.
- Keep flashlights and backup batteries available.

Cold Weather

- Insulate exposed pipes where appropriate.
- Know how to protect plumbing during freezing temperatures.
- Maintain adequate heat during extended absences.
- Know how to shut off the water if a pipe freezes or bursts.

Flood & Drainage

- Know whether the property is in a designated flood zone.
- Understand that standard homeowners insurance generally does not cover flood damage.
- Evaluate whether separate flood insurance is appropriate.
- Check sump pumps, if applicable.
- Test backup power systems for sump pumps, if applicable.
- Keep storm drains and drainage areas clear.

6. Protecting Your Personal Belongings

One of the biggest challenges after a major loss is establishing what was inside the home before the damage occurred.

Create a Home Inventory

- Photograph each room in the home.
- Photograph furniture, electronics, and major appliances.
- Photograph valuable jewelry, artwork, and collectibles.
- Keep receipts for major purchases.
- Record serial numbers for electronics and appliances when practical.
- Document home improvements and renovations.
- Maintain an inventory of high-value personal property.
- Store inventory photos and documents in secure cloud storage.

Important Documents

- Maintain a copy of your homeowners insurance policy.
- Keep a copy of your mortgage information.
- Maintain receipts for major home improvements.
- Keep warranties and service records.
- Store important documents somewhere accessible outside the home.

7. Insurance Readiness Review

Having insurance is important. Understanding what your policy covers is equally important.

Review the following with your Apterian Insurance representative:

- Dwelling coverage is reviewed against estimated rebuilding costs.
- Other structures coverage is reviewed.
- Personal property coverage is reviewed.
- Loss of use / additional living expenses coverage is reviewed.
- Personal liability limits are reviewed.
- Medical payments coverage is reviewed.

- Deductibles are understood, including separate wind or hail deductibles where applicable.
- Water backup coverage is discussed.
- Equipment breakdown coverage is discussed.
- Service line coverage is discussed.
- Flood insurance needs are evaluated separately.
- Jewelry, collectibles, and other valuables are reviewed for special coverage needs.
- Recent renovations and major purchases have been disclosed to the agent.
- All household drivers and applicable vehicles are reviewed for insurance needs.

Important: Coverage availability, limits, exclusions, and conditions vary by carrier and policy. Your actual policy documents govern.

8. What To Do When a Loss Occurs

Knowing what to do immediately after an incident can make a significant difference.

Your First Actions

- Protect the safety of everyone in the household.
- Contact emergency services when necessary.
- Take reasonable steps to prevent additional damage.
- Shut off water, electricity, or gas when safe and appropriate.
- Photograph and video the damage before cleanup or repairs when safe.
- Document damaged personal belongings.
- Keep receipts for emergency repairs and reasonable expenses.
- Report the claim promptly to your insurance carrier.
- Keep a record of claim numbers and conversations.
- Do not discard damaged property before documenting it, unless necessary for safety or sanitation.
- Keep copies of estimates, invoices, and repair documentation.

Your Apterian Commitment

If you experience a property loss, contact Apterian. We can help you understand the insurance process, identify the appropriate next steps, and navigate communication with your insurance carrier.

Our goal is to help you become an informed and prepared policyholder.

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9. Your Home Protection Information

Emergency Item	Location / Information
Main water shutoff	
Electrical panel	
Gas shutoff	
HVAC emergency shutoff	
Fire extinguisher	
Smoke detector locations	
Sump pump (if applicable)	

Important Contacts

Contact	Phone Number
Apterian Insurance	
Insurance Carrier Claims	
Plumber	
Electrician	
HVAC Contractor	
Roofing Contractor	

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10. Homeowner Acknowledgment

I acknowledge that I have received the Apterian Home Protection & Pre-Loss Checklist and have had the opportunity to review the recommended home protection measures.

I understand that this checklist is an educational and risk-awareness resource. It is not a home inspection, guarantee against loss, representation of property condition, or amendment to my insurance policy.

I understand that my insurance policy, including its terms, conditions, limitations, and exclusions, governs coverage.

Homeowner Signature: _____

Date: _____

Apterian Representative: _____

Date: _____

APTERIAN INSURANCE

Protection. Preparation. Peace of Mind.

Helping homeowners protect what matters before a loss happens.