

Building maintenance

Raindrops keep falling on my head...

If this is what happens to you when you are inside your house, there is clearly a problem and your home may need a little TLC. In case you're wondering where to start, our table of tips will help you keep your home in tip-top condition.

You are responsible for maintaining your home as maintenance-related issues are not covered by your buildings policy (or any other insurance policy). Preventative maintenance such as periodic re-waterproofing, cutting back of trees and the provision of drainage are also not covered.



You always get something out.

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EVERY MONTH

Your home maintenance checklist:

- Check and unblock all the gutters where necessary.
- Check all walls and windows for cracks, and repair where necessary.
- Check walls for flaking or bubbling paint as this may be a sign of dampness in the walls and when fixed could prevent future damage.
- Check your water bills. If they seem abnormally high, it could mean that there's a burst pipe or a leak somewhere.
- Backwash your pool filter at least twice a month.

EVERY YEAR

If you have a metal roof:

- Replace and seal loose or missing roof screws and washers.
- Reseal joints and overlaps between the sheets.
- Replace any rusted sheets.
- Repaint when needed.

If you have a tiled or slate roof:

- Replace cracked or missing tiles and secure loose ones.
- Secure ridge tiles and replace cracked or missing grouting.

If you have a thatch roof:

- Remember that thatch has a lifespan of ten to 20 years, depending on weather conditions.
- Have your thatch roof combed every two years.

On all roofs:

- Membrane flashings deteriorate and galvanised flashings come loose. Check these regularly and replace as needed.
- Check that the plastic roof underlay is still intact.

Regarding plumbing:

- Make sure there are no leaking waste pipes and taps, as this may affect the structural soundness of your home.
- Make sure that all pipes leading to baths, basins and toilets are properly sealed and watertight.
- Check all pipes for rust or wear and tear.
- Check your geyser, including its valves, thermostat and element.

Keeping your pool out of deep water:

- Check the pool linings for cracks or bubbling.
- Filter the pool for a minimum of four hours per day in winter and eight hours per day in summer.
- Replace the sand in the filter at least once a year.

COME RAIN OR SHINE

- Have the electrical wiring and the distribution board checked by a qualified electrician, on an annual basis.
- If you do any alterations, let an electrician check all your wiring.
- Check windows for loose or missing putty. This will help reduce damage to frames and prevent water from seeping in.

BUILT ON SOLID SOIL

- The soil under your property may be the cause of serious damage to the structure because of soil movement and drainage (e.g. clay soil that expands and contracts according to changing weather will affect the foundation).
- What type of soil is your property built on? If you are uncertain, get a structural engineer to determine soil type and to suggest suitable measures to put in place to prevent problems.
- Keep water away from the property to reduce the risk of dampness and subsidence, e.g. make sure that rainwater flows away from your house and install concrete aprons, trenches and gutters.

NB: Consult an expert when you need help.