



## Buildings maintenance

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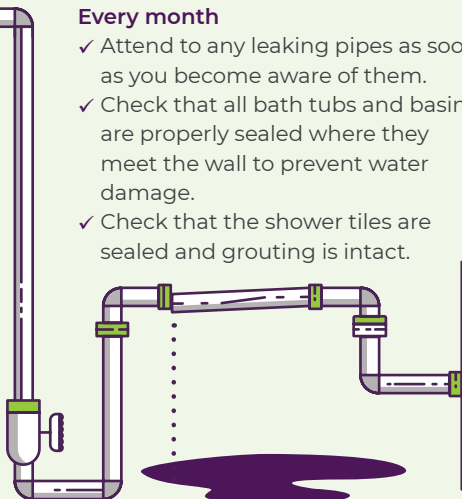
As a homeowner, keeping abreast of maintenance is an essential part of ensuring your home is in a good state. Preventative maintenance such as periodic roof maintenance and cleaning of your drainage systems and gutters is important. This could prevent you from getting the unpleasant surprise of maintenance-related damage, which you cannot claim for under your buildings insurance.

### Your building checklist

We've put together this checklist to guide you in terms of checks you can perform every month, every three months or once a year.

#### Every month

- ✓ Attend to any leaking pipes as soon as you become aware of them.
- ✓ Check that all bath tubs and basins are properly sealed where they meet the wall to prevent water damage.
- ✓ Check that the shower tiles are sealed and grouting is intact.



#### Every three months

- ✓ Check and unblock all gutters of debris and leaves when necessary.
- ✓ Check all walls and windows for cracks and repair these as needed.
- ✓ Check walls for flaking, bubbling paint or mildew as this may be a sign of dampness in the walls. Repair all affected walls to prevent future damage.
- ✓ Check your water bills. If they seem abnormally high, it could mean that there's a burst or leaking pipe somewhere.
- ✓ Cut away loose trees and branches. Remove visible tree roots that can damage your walls and paving.

## Check your roof once a year

### On all roofs:

- ✓ Waterproofing deteriorates due to exposure to sun and weather which could result in internal damage in the rainy season. Consult with waterproofing specialists to repair these to prevent possible damage.

### Thatch roofs:

- ✓ Remember that thatch has a lifespan of 10 to 15 years, depending on weather conditions.
- ✓ Regular inspections of the roof is recommended in particular areas such as valleys and areas that are close to trees. Make sure to remove creepers, debris and other vegetation that may lead to the deterioration of the thatch.

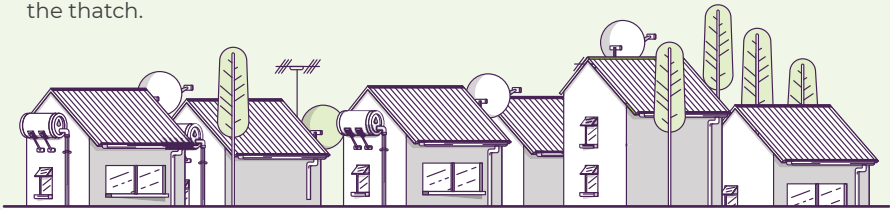
- ✓ It is strongly recommended that only experienced thatch contractors are appointed when installing, maintaining and combing thatch roofs.

### Metal roofs:

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

### Tiled or slate roofs:

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



## Swimming pools

- ✓ Backwash your pool filter at least twice a month.
- ✓ Check the water level and pool linings for possible 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.

## Soil & foundations

### Water management:

The soil under your house may be the cause of serious damage to the structure because of soil movement and insufficient drainage. We therefore recommend the following:

- Keep water away from the house to reduce the risk of dampness and subsidence, e.g. make sure that rainwater flows away from your house and install gutters and concrete aprons. *NB: Consult an expert when you need help.*

## Why OUT is better than IN

- You only pay a fixed excess amount, no matter how big your claim might be.
- Receive 24/7 Help@OUT emergency home assistance, free of charge.
- You are guaranteed to always receive awesome service.

## Home insurance facts

- Cover your building for the correct replacement value to prevent you from being underinsured. The replacement value is not the market value or the amount that you purchased the house for, but the cost to rebuild.
- If your geyser bursts, close off the water supply to reduce the risk of further damage to your property.
- Use reputable companies to attend to any maintenance, building or repairs to your home.
- Ensure that you get proper warranties, as defective workmanship is not covered under your insurance contract.

