



Smart homeowner habits to help reduce your insurance premium

Staying on top of everyday tasks can go a long way towards protecting your home and showing insurers that you take risks seriously. Here are a few habits that can make a difference.

☐ **Perform seasonal maintenance checks**

Inspect your roof, gutters, windows, and exterior drainage each spring and fall.

☐ **Test smoke and carbon monoxide detectors**

Check monthly and replace batteries as needed to ensure alarms are working properly

☐ **Avoid leaving your home unoccupied for long periods**

Use timers, ask a neighbour to check in, or set up remote monitoring if you're away.

☐ **Use a safe for valuables and important documents**

Protect high-value items and reduce the risk of theft-related claims.

☐ **Secure sheds, garages, and other outbuildings**

Install proper locks and motion-sensor lighting to deter break-ins.

☐ **Trim trees and overhanging branches**

Prevent damage to your roof or siding during storms and high winds.

☐ **Clear snow and ice from walkways in winter**

Reduce the risk of slip-and-fall liability claims during colder months.

☐ **Check plumbing and appliances for leaks**

Inspect water lines, hoses, and fixtures regularly to catch issues early.

☐ **Create and maintain a home inventory**

Keep a record of valuables with photos and receipts to streamline the claims process.

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