**Preventive Action Guidelines**

This document provides recommended preventive actions for various types of property losses. These guidelines aim to help policyholders reduce the likelihood of losses and improve overall safety and maintenance practices. By following these recommendations, property owners can minimize risks and avoid preventable losses.

**1. Water Damage**

**Common Causes:**

* Pipe bursts
* Leaking appliances
* Roof leaks

**Recommended Preventive Actions:**

* **Regular Maintenance:** Inspect plumbing systems, water heaters, and appliances for leaks or wear and tear every 6 months.
* **Install Water Sensors:** Place water leak detectors near appliances, water heaters, and under sinks to detect leaks early.
* **Roof Inspections:** Conduct annual roof inspections and repair damaged shingles or flashing promptly.
* **Insulate Pipes:** Protect pipes from freezing in colder climates by insulating them and maintaining indoor temperatures above freezing.

**2. Fire Damage**

**Common Causes:**

* Electrical fires
* Cooking accidents
* Heating equipment malfunctions

**Recommended Preventive Actions:**

* **Electrical Safety:** Hire a licensed electrician to inspect wiring and outlets every 3-5 years. Avoid overloading circuits.
* **Smoke Alarms:** Install smoke detectors in every room and test them monthly. Replace batteries annually.
* **Fire Extinguishers:** Keep fire extinguishers in key areas like the kitchen and near heating equipment. Train household members on their use.
* **Safe Cooking Practices:** Never leave cooking unattended, and keep flammable items away from stovetops.

**3. Theft**

**Common Causes:**

* Weak security systems
* Unlocked doors or windows

**Recommended Preventive Actions:**

* **Install Security Systems:** Use alarm systems, motion detectors, and surveillance cameras to deter intruders.
* **Reinforce Entry Points:** Install deadbolt locks, reinforced doors, and window locks.
* **Lighting:** Use outdoor motion-sensor lights to illuminate entry points and deter unauthorized access.
* **Neighborhood Watch:** Participate in or establish a neighborhood watch program to increase community vigilance.

**4. Hail Damage**

**Common Causes:**

* Severe weather events

**Recommended Preventive Actions:**

* **Roof Protection:** Use impact-resistant roofing materials when replacing or repairing roofs.
* **Vehicle Protection:** Park vehicles in garages or under covered areas during hailstorms.
* **Weather Monitoring:** Stay informed about weather forecasts and take precautions during severe weather warnings.

**5. Manufacturer Defects**

**Common Causes:**

* Faulty appliances or components

**Recommended Preventive Actions:**

* **Warranty Checks:** Register products with manufacturers to stay informed about recalls or warranty repairs.
* **Quality Products:** Purchase appliances and components from reputable brands with strong safety records.
* **Regular Inspections:** Inspect appliances and systems for signs of malfunction or wear.

**6. Aging Infrastructure**

**Common Causes:**

* Deterioration of building materials over time

**Recommended Preventive Actions:**

* **Routine Inspections:** Conduct regular inspections of structural components, including foundations, walls, and roofs.
* **Timely Repairs:** Address minor issues like cracks or leaks promptly to prevent larger problems.
* **Upgrade Systems:** Replace outdated electrical, plumbing, and HVAC systems to improve safety and efficiency.

**7. Faulty Installation**

**Common Causes:**

* Improper installation of components or systems

**Recommended Preventive Actions:**

* **Hire Professionals:** Use licensed and experienced contractors for installations and repairs.
* **Follow Guidelines:** Ensure installations comply with manufacturer instructions and local building codes.
* **Post-Installation Inspections:** Have installations inspected by a qualified professional to verify proper setup.

**8. Poor Maintenance**

**Common Causes:**

* Neglect of routine upkeep

**Recommended Preventive Actions:**

* **Maintenance Schedule:** Create and follow a maintenance schedule for all major systems and components.
* **Documentation:** Keep records of maintenance activities to track repairs and inspections.
* **Professional Services:** Hire professionals for annual inspections of HVAC, plumbing, and electrical systems.

By implementing these preventive actions, property owners can significantly reduce the risk of losses and ensure the safety and longevity of their assets.