



RESIDENTIAL HOT BUTTON HAZARDS

50 easy to identify defects which
increase the likelihood of an
accident, injury or insurance
claim.

Hot Button Hazards

50 ways to a safer place for you, your family and friends.



Insurance is first thought of as protection that will cover your financial loss if someone is injured at your home or if the home is damaged by fire, wind, etc. While having that

protection is fantastic, no one wants to have a loved one injured or endure the upset of a fire and resulting rebuild or repair.

Anytime we can head off an injury or property loss, everyone agrees, prevention is the best course.

These 50 typical defects are easy to identify at any property. The first step is to recognize that a hazard is present. By identifying the defect and taking corrective action, you can

reduce the possibility of having to

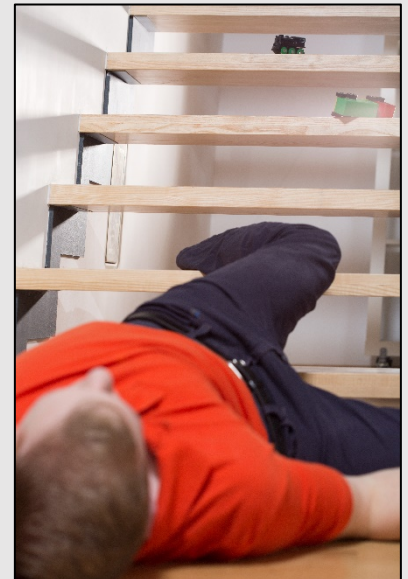
deal with the trauma of incurring that injury or loss.

Often, all that is needed to correct a problem on your property, is a weekend project. Other times, you will need to work with a professional to get the hazard corrected.



Our goal is to help identify hazards which can be corrected at your home BEFORE they become an accident or a loss.

Good Luck!





1

Missing Handrails

Install railings on all steps. Over 700,000 patients a year are hospitalized because of a fall injury, most often because of a head injury or hip fracture.

Centers for Disease Control and Prevention, National Center for Injury Prevention and Control

**Top 10
Hazard**



2

Deteriorated Stair Treads

Slippery, damaged and uneven steps increase the likelihood of a harmful fall to your family, friends or visitors.

Repair or replace steps that are deteriorated.



3

Missing Steps

The first step is a doozy! Especially when there is no step at all. Sometimes we don't get to the finishing touches like a simple step. Every door should have a landing and the proper number of stairs



4

Sidewalk Defects

Do you know if you are liable for the maintenance of your public sidewalk? Are your properties sidewalk level, not cracked and well maintained?

**Top 10
Hazard**



5

Potholes in Driveway

Slip and fall hazards in the driveway can usually be corrected quickly and inexpensively with gravel or asphalt patch, depending on the surface of the driveway.



6

Missing Railing

Almost any walkway, sidewalk or deck which is above the ground level should be protected with a railing.

Railings not only provide support if someone is falling, they also identify that there is a drop off present.

**Top 10
Hazard**



7

Overhanging Trees

Trees need to be regularly pruned to reduce the potential damage to your property. Find a qualified tree surgeon who can care for your trees and keep your home safe!



8

Trampoline

A new study from an Indiana University School of Medicine researcher finds that from 2002 to 2011, accidents on backyard trampolines accounted for nearly 289,000 visits to emergency rooms for broken bones.



9

Aggressive Dog

Dog bites accounted for more than one-third of all homeowners insurance liability claim dollars paid out in 2012, according to the Insurance Information Institute (I.I.I.) and State Farm®.

Consult with a vet to learn about suitable breeds for your house and situation.

**Top 10
Hazard**



10

Debris

Those extra items accumulate quickly, whether they are from a current project or just a full garage.

Remove debris so it does not become a liability or fire hazard.



11

Open Burning

Not only can an open fire spark off an unintended property fire, it may not be legal in many cities, towns or villages.



12

Abandoned Vehicles

That broken down car from that you “temporarily” stored for your Uncle Tom looks like a great playground to the neighborhood kids and it should be removed before someone gets injured.



13

Outbuildings

Buildings on the property other than the main dwelling or commercial building, sometimes do not get the same amount of attention and care as the main structures.

It is typical to see roof, siding, weeds and debris issues at an outbuilding which create a potential for a loss.



14

Missing Shingles

Missing shingles can indicate that a roof is reaching the end of its life. Most shingles in good condition should be able to withstand high winds.

Contractors can replace missing shingles to reduce water intrusion hazard.

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Hazard**



15

Curled or Lifted Shingles

This can indicate that the attic or underroof area is not ventilated and is overheating the shingles....causing the curling.

Contact a professional roofer to evaluate and perhaps improve the ventilation at the soffits and the roof ridge.



16

Roof at End of Lifespan

Asphalt roof shingles can be purchased with varying expected lifespans from 15, 20, 30 years and beyond.

Even properly installed shingles may start showing defects after only 75% of their stated life.

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Hazard**



17

Moss on Roof

Moss on a roof can cause premature failure of the roof.

Typical causes of moss are excessive shade and general lack of exposure to the sun.

Trying to remove the moss can often damage the roof just as much as the moss.



18

Rusted Roof

Metal roofs have a very long life expectancy when properly cared for.

Rusted sections can be cleaned and coated to protect exposed and rusty sections.



19

Missing Siding

Thankfully, missing or damaged siding repair can be easily repaired.

Uncorrected missing siding can lead to water intrusion and inside the house problems which are much more complicated.



20

Unfinished Projects

Some projects drag on longer than expected...sometimes they never get completed.

Living with an ongoing construction site creates all kinds of potential problems.

Liability hazards are the most common defects to look for in these situations.



21

Cracks in Brick

Cracking in the brick can indicate a structural problem and should be investigated by a professional.

Any cracking can allow weather and water behind the walls which can cause problems.



22

Missing Spindles

Spindles are the vertical members beneath the railing which reduce the hazard of falling through the railing.

The spindles should be spaced no farther than 4" apart to provide adequate protection.

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Hazard**



23

Wet Basement

Flooded basements are typically not covered by standard insurance so the source of the water should be identified and corrected.

The Insurance Information Institute has this rule of thumb: water that comes from top down (ice dams), is generally covered, but when water comes from the bottom up, such as in flooding, it's not covered.



24

Cracked Foundation

Cracked foundations can have many causes. It always best to have a professional evaluate and correct any issues which are identified.

Speak with your agent to find out if the damage is covered in your policy.



25

Electric Fuse Panel

The use of fuse panels was supplanted by automatic circuit breaker protection in the early 60's.

The presence of fuse panels in a building suggests that the equipment is at least 50 years old and should be replaced with modern equipment.

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26

Exposed Electrical

Exposed electrical wires or equipment presents an electrocution hazard and should be corrected and repaired by a professional contractor immediately when ever encountered.



27

FPE Breakers

Multiple sources have reported that Federal Pacific Equipment Stab-Lok circuit breakers may fail to trip when the load is exceeded.

It is recommended that FPE breakers and panel boxes be replaced to reduce the fire hazard.



28

Missing Breakers

Sometimes, when an improvement or change is made to an electrical panel, a breaker is removed.

When no breaker is re-installed, exposed wiring presents a shock hazard.

For a few dollars, a breaker blank can be installed to cover the opening.



Knob & Tube Wiring

Knob & tube wiring was used into the early 1930's. While, uncommon, original installation knob & tube wiring is still found in active use in dwellings.

All knob & tube wiring should be removed to reduce the fire hazard.

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Hazard**

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Fabric Covered Wiring

Fabric covered was typically used before the 60's and should be replaced with newer wiring.

Some fabric wire did not use a grounding wire and cannot comply with today's building codes.

30



Temporary Wiring

Excessive use of extension cords or outlet strips can overload your electric and lead to fires or blown circuits.

Adding additional outlets in a specific area is often an affordable alternative with your local electrician.

31



Unsupported Wiring

When wiring is not stapled or secured in place at close intervals (no more than 4'-6") there is pressure placed on the wire that can cause failure and shorting.

32



33

Debris in Panel

Electrical panels can be a warm and cozy place for mice, birds and other animals that bring along debris and nesting material with them.

Make sure that the panels have covers and no openings and check them regularly for unwanted visitors.



34

Damaged Wiring

Wiring can easily be damaged by contact, rubbing, animals and heat.

Once the protective cover is breached, there is a fire and shock hazard.



35

No Down Pipe

The pressure relief valve on the hot water tank is designed to reduce pressure inside the tank in the event that the water gets overheated, starts to boil and builds up pressure.

The down pipe directs that water down to the floor in the event of a release and reduces the possibility of a scalding injury



36

Missing Vent Pipes

Furnaces, boilers and hot water tanks which are gas or oil fired emit carbon monoxide.

It is critical that vent piping be installed and maintained to remove these odorless fumes to the outside of your home.

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Storage near Furnace or Water Heater

Storing anything within 3 feet of the heating unit or the hot water heater can create a fire hazard.



38

Galvanized Pipes

Galvanized plumbing went out of favor in the 1960's.

Galvanized plumbing can last 50+ years so if it is your home, it is time to replace it.

Beware, galvanized pipe rusts from the inside out, you may not see an exterior sign of a leak before a failure.



39

No 911 Number

In the event of an emergency you want to be sure the responders can find you quickly.

A call to your local fire department can help with where to purchase and how to install your 911 numbers.



40

Damaged Chimney

Any type of chimney should be inspected annually by a professional at the same time they maintain your heating equipment.

Damaged or obstructed chimneys can allow carbon monoxide to accumulate in your home and can lead to death.



41

Possible Asbestos

As late as the 1960's, asbestos was used in homes. Boiler pipes, floor tiles and siding are typical items containing asbestos.

While undamaged asbestos is not a serious hazard, damaged asbestos creates a health hazard and a professional abatement company should be consulted.



42

Damaged Gutters

Gutters protect your home by channeling rain water and distributing it away from your home's exterior.

A damaged gutter can allow the formation of mold, cause wood to rot, and even basement leaks.



43

Missing downspout diverters

Water should not be allowed to gather at your foundation or in walkways. To avoid foundation leaks and trip hazards be sure to install a diverter.



44

Overgrown Landscaping

It's easy for debris to hide in overgrown weeds and shrubs and even easier for someone to trip on them. Unpruned dead wood or fallen limbs should also be removed.



45

No Pool Fence

Even if you don't have children your pool should be fenced to reduce the risk of anyone entering your property and drowning. Note: it's the pool that should be fenced- not just your yard.



46

Unlocked Pool Gates

We all have heard horrific stories of children entering an unprotected pool and drowning. These senseless tragedies can be avoided when pool gates have locks.

Top 10
Hazard



47

Diving Board

While it may seem like a good way to entertain the kids, a diving board presents more danger than fun. ABC News reported that about 6,500 adolescents go to the emergency room each year for traumatic diving related injuries. From 1990-2006 this number totaled 111,000 visits to the ER.



48

DIY Woodstoves

Improper installation of woodstoves and related piping is a major cause of fire related claims.

Today's woodstoves have very specific instructions for safe and proper installation. If you have an older stove be sure to follow NFPA guidelines.

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49

Woodstove in Garage

The US Fire Administration states that 5% of home fires start in the garage.

Many Insurance carriers will not cover a garage that has a wood stove. Gas powered equipment stored in the garage can emit gas fumes that can be ignited. Oil spills or leaks on the floor can ignite as well.

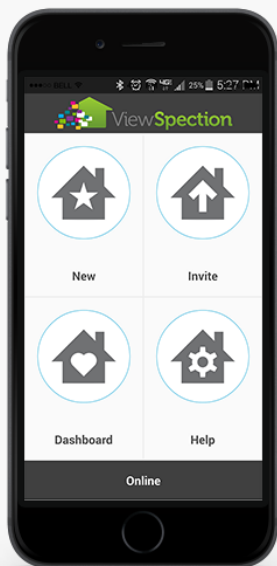


50

Missing Smoke Detector

You took the smoke detector down because the battery was beeping and you keep forgetting to get a new battery. Smoke detectors save lives. Period.

VIEWSPECTION FEATURES



INSTANT SUBMISSION REPORTS

Every question is boiled down to an image. Each photo builds the report. Complete, professional report with recommendations in 15 minutes.

SELF SERVICE PHOTO TOURS

ViewSpection provides an app powered option where the insured can personally interact in the insurance experience and have an impact on the outcome, by completed a photo tour of their property.

RESHAPE YOUR RISK MANAGEMENT MODEL

ViewSpection adds a digital channel of risk mitigation and prevention into your products and services. Provide an environment where sharing data creates mutual benefits for clients and insurer. Market selection for the risk is moved to the front of the process.

CONNECT AGENT TO CLIENT

Drive cross-sell opportunities with a personalized digital channel for the insured to interact with their agent. Know your customers better. Your clients want to be involved emotionally, rationally and actively in the insurance process.