



Home Inspection Checklist and Home Insurability Tips

Homeowner insurance underwriting rules have changed over the last few years. Our affiliate, Insurance One, can be a trusted advisor to your clients. It may be helpful to identify potential insurance issues sooner rather than later, so that the real estate transaction proceeds smoothly.

The following are some (not all) issues that could result in increased premiums or difficulty in obtaining a homeowners insurance policy.

- A roof with curling or missing shingles or with moss growing on the shingles
- Trees or shrubs which are not trimmed away from the roof/house
- Missing or damaged steps, railings or missing hand rails around decks or porches
- Detached structures in poor condition
- Uneven cement on sidewalks or driveways
- Swimming pools without proper fencing

During the inspection, find out what year the following were last updated in any way:

- Roof _____
- Electrical (Breakers/Fuses/Knob & Tube) _____
- Plumbing (Copper/Galvanized/PVC) _____
- Heating (Furnace/Boiler) _____

No two properties are alike. Call our affiliate, Insurance One. They pride themselves in having a variety of insurance carriers from which to offer complete and accurate coverage for their customers. They have been providing expert guidance to agents and homeowners since 1980. Call them today to inquire about your unique property. Their low rates will save you money!

