

*Your Story is
Ours to Protect*

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Home Safety Checklist

Spot the hazards that may be present
in your home.



**Loss Prevention
Program**

By **Red River Mutual**

Inside the House

Water Drainage

Sump pump installed

Check your sump pump system before it rains at least once in Fall and once in Spring. Use your garden hose or a bucket of water to fill up the sump and make sure the pump starts, runs properly and drains the water and then switches off.

Backwater valve installed

Mainline backwater valves are installed in the main sewer line and reduce the risk of sewer backup in your home. You will need the assistance of a licensed plumber to install a mainline backwater valve.

Plumbing

Water connection hoses in good condition

Check hoses and connections on your dishwasher, washing machine, sinks and toilets at least once a year. Most hoses fail where the coupling crimps the hose end. Replace immediately if cut, frayed or damaged and consider upgrading to a stainless-steel braided hose to further prevent leaks and ruptures. If your home will be unoccupied for more than a few days, shut off the main water source to your home.

Water heater in good condition

If there is water accumulation beneath the tank, a hissing or whistling sound or chronic hot water shortages, it's time to replace your water heater. Catch leaks and prevent future damage by installing a drip pan with a drain line. Hot water storage heaters have an expected lifespan between five and ten years.

Fire Protection

Smoke detectors installed on every level

Ensure smoke alarms are installed on every level of your home and are located near every bedroom. Test detectors monthly and replace batteries once a year. If your battery powered smoke alarm begins to emit a low-power warning, usually a chirping sound, replace the battery immediately.

Fire extinguisher in kitchen

A dry chemical, ABC rated fire extinguisher is effective for use on common combustibles, flammable liquids and fire involving electrical equipment. Fire extinguishers should be inspected annually by a certified service company and pressure tested after 12 years.

Fireplace & chimney inspected

Have a professional chimney sweep inspect your chimney and fire box every year. They will clean out any creosote build-up in the chimney that could start a fire, and fix any cracks, blockages and leaks. Burn only well-seasoned fire wood and store the ashes in a covered metal container.

Fire pit is located away from combustibles

Fire pits must be at least 3 meters (10 feet) away from buildings, fences, trees, overhead wires, or other structures or combustibles. Never leave a fire unattended and keep an adequate supply of water, sand, or another extinguisher nearby.

Electrical

- All electrical outlets & switches are covered by faceplates***

Junction boxes containing energized wiring should be enclosed with a cover plate to prevent electric shock and fire. Check for outlets that have loose-fitting plugs which can overheat and lead to fire.

- Electrical cords are in good condition***

Replace cords immediately if frayed, cracked or damaged. Do not run through doorways, windows or use in high traffic areas. Do not cover cords with carpet, furniture or clothing.

- Extension cords are used for temporary power only***

Extension cords are not intended as permanent household wiring. Check to see that cords are not overloaded and haven't been chained together or fed from another extension cord. Do not use in an area where cords will be exposed to moisture.

- Kitchen appliances with heating elements are unplugged when not in use***

Faulty kitchen appliances can remain energized after use, creating a fire hazard by overheating nearby combustible items. Be sure to unplug toasters, toaster ovens and coffee makers when not in use.

Life Safety

Carbon monoxide detectors installed

A CO detector should be installed on every level of your home and located near sleeping areas. If an alarm sounds, evacuate the house and call your gas utility to test your home immediately. Have a qualified service technician inspect and repair all fuel burning appliances if they are identified as being the CO source.



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We took a few minutes to go through our home and yard, which reminded us to get our fire extinguisher inspected. After we got a professional to come and take a look, we discovered that our extinguisher needed to be recharged. This would have been critical in the event of a fire in our kitchen.

- Daniel, home owner



Inside the Garage

Fire Protection

Flammable liquids & chemicals are stored safely

Store gasoline in small quantities only in a tightly sealed container labeled “gasoline”. If possible, keep the gas container in an outdoor shed away from your home. Chemicals like pesticides, automotive fluids, paint thinner and antifreeze should have child-resistant caps, be clearly labeled and stored on a high shelf or in a locked cabinet.

Heat detector installed

A heat detector should be installed in attached garages and connected to the smoke alarm system. For added fire protection and energy efficiency, insulate and drywall the wall between the living space and garage, continuing up through the attic.

Electrical

Extension cords & outlets are used appropriately

Do not overload outlets and make sure the electrical ratings on extension cords have been checked to ensure they are carrying no more than the proper loads. Cords must not be coiled or looped when in use.

Outside the House

Fire Protection

BBQ is located away from combustibles

Keep BBQ grills on a level surface at least 2–3 feet away from wood or vinyl siding. Never use a gas or charcoal grill inside your home or in a closed garage, as this is both a fire and carbon monoxide poisoning hazard. Check gas cylinder tubes regularly for cracking, brittleness and leaks. After grilling, make sure the BBQ and gas supply are turned off, the burner flames are out and the lid is closed.

Water Drainage

Downspout extensions are installed

Prevent water from collecting near your foundation by installing 6 foot downspout extensions. Landscape a natural slope away from the house for water flow. Check yard drains, culverts, gutters and downspouts to be sure they are open and clear of debris so that water is channeled away.



Roofing

Tree branches are trimmed away from roof

Cut tree branches and limbs that extend over the roof. This reduces the buildup of leaves and twigs that block eaves troughs and prevents damage caused by fallen limbs during high winds.

Roof & shingles are in good condition

Replace blistered, curled or split shingles, and ensure that none are loose or missing. Inspect the flashing around plumbing vents and chimneys to be sure it is firmly in place. Do not wait until your roof leaks to take corrective measures, as this leads to expensive repair costs and major disruptions.



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Mutual** 

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