



Homeowner's Manual

Your Guide to Preventing Costly Home Repairs & Damages





Home Care Starts Here: Your Guide to Smart, Preventive Maintenance

Owning a home is one of life's most significant investments, and protecting that investment requires consistent maintenance and proactive care.

A well-maintained home enhances your quality of life and helps prevent unexpected and costly repairs that can arise from a lack of attention. From seasonal upkeep to structural integrity, every aspect of your home plays a role in ensuring its longevity and safety.

Visit our Homeowners Insurance Page

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Introduction

This guide is designed to help homeowners avoid potential issues by providing a comprehensive approach to home maintenance. Covering everything from roof and gutter care to plumbing, HVAC efficiency, electrical safety, and emergency preparedness, these preventive tips will empower you to take a hands-on approach to protecting your property. By implementing measures, you can reduce repair costs, increase energy efficiency, and maintain a safe living environment.

Proper home maintenance doesn't just protect your property—it can also help you avoid costly insurance claims. Many common claims, such as water damage, roof leaks, and electrical fires, can often be prevented with routine inspections and timely repairs. Taking proactive steps to maintain your home can help minimize risks, lower your insurance premiums by reducing claims, and ensure that your policy remains a safeguard against the unexpected. By staying ahead of potential problems, you can avoid the stress and financial burden of unforeseen damages while maintaining your home's value for years to come.

Whether you're a first-time homeowner or have years of experience, this resource will serve as a valuable reference to help you confidently maintain your home.



Roof & Gutter Care

Your First Line of Defense

Your roof and gutters play a crucial role in protecting your home from the elements. Proper maintenance prevents costly repairs, water damage, and structural issues while extending your roof's lifespan. With routine inspections and upkeep, you can catch problems early and avoid major expenses later. However, recognize the dangers of climbing ladders and walking on roofs. Falls from heights are a leading cause of serious injuries among homeowners doing DIY maintenance. If your roof is steep, high, or debris-covered, hire a professional to safely handle inspections, repairs, and gutter cleaning.

Review the key maintenance tasks homeowners should prioritize to keep their roofs and gutters in top condition, and find more tips on our website.

Learn More

- [Avoid Ice Dams & Roof Collapse from Snow](#)
- [Ice Dams: A Winter Challenge for Homeowners](#)
- [Protect Your Property This Winter: Tips to Prevent Damage](#)
- [Posts about Roofs and Gutters](#)
- [Posts about Winter](#)
- [Posts about Snow Removal](#)

Maintenance Tasks to Keep Your Roof & Gutters in Shape

- ❑ **Inspect for loose or damaged shingles twice a year:** Missing or damaged shingles can lead to leaks and costly structural damage.
- ❑ **Clean gutters regularly to prevent water damage:** Clogged gutters can cause water to overflow, leading to foundation erosion, basement flooding, and ice dams.
- ❑ **Check the attic for leaks or moisture buildup:** A damp attic can be a breeding ground for mold, which poses health risks and requires expensive remediation.
- ❑ **Trim tree branches near the roof to prevent damage during storms:** Falling branches can puncture the roof or break windows, resulting in costly repairs.
- ❑ **Remove excessive snow from your roof:** Heavy snow can cause roofs to collapse, and ice dams can allow water to infiltrate your home.

Clogged gutters cause over \$3 billion in water damage repairs annually in the U.S.

Plumbing & Water Damage Prevention

A burst pipe can release 50 gallons per minute, causing thousands in damage.

Water Damage Prevention: Small Fixes, Big Protection

Water damage is one of the most common and expensive problems homeowners face. Protecting your home from water damage starts with awareness and simple preventive measures. From seasonal maintenance to emergency preparedness, managing water effectively helps safeguard both your property and your health. By staying ahead of potential issues—like frozen pipes or hidden leaks—you can avoid major repairs, preserve your home's structure, and maintain a safe, comfortable living environment.

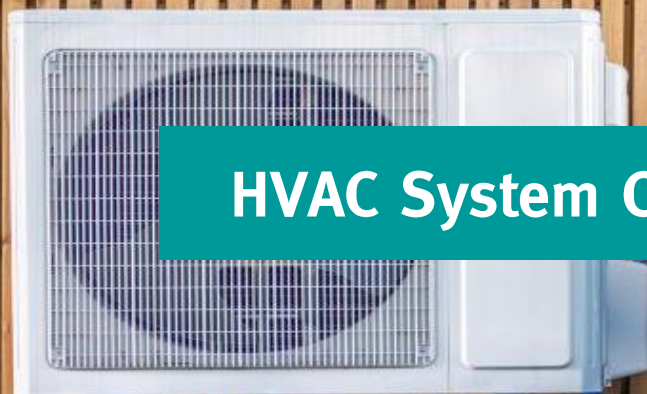
Review the key maintenance tasks every homeowner should prioritize to avoid water damage and see more tips on our website.

Learn More

- [Check Your Sump Pump](#)
- [How to Help Prevent Frozen Pipes](#)
- [How To Protect Your Home From Water Damage](#)
- [Posts about Sump Pumps](#)
- [Posts about Frozen Pipes](#)
- [Posts about Water Damage](#)

Smart Water Management Tips

- ❑ **Fix leaks immediately to avoid mold and structural damage:** Small leaks can escalate into major water damage, increasing repair costs and creating unsafe living conditions.
- ❑ **Insulate pipes to prevent freezing in winter:** Frozen pipes can burst, resulting in costly water damage and extensive plumbing repairs.
- ❑ **Know where your main water shut-off valve is located:** In an emergency, quickly shutting off the water supply can minimize damage and save thousands in repair costs.
- ❑ **Regularly check for water stains on ceilings and walls:** Water stains indicate hidden leaks, which can weaken structural components over time.
- ❑ **Upgrade washing machine hoses to braided stainless steel:** These durable hoses are less likely to crack or burst than rubber hoses, thereby reducing the risk of sudden flooding and water damage.
- ❑ **Install water alarms near appliances and in basements:** These sensors detect leaks early and alert you to potential water issues before they cause significant damage.



HVAC System Care & Energy Efficiency

Keep Your Cool (and Heat)

Proper HVAC system care is essential for maintaining a comfortable home while keeping energy costs in check. Regular maintenance not only extends the lifespan of your system but also improves its efficiency, ensuring optimal performance year-round.

Simple tasks can significantly reduce strain on your HVAC unit and lower utility bills. By following these best practices, you can enhance indoor air quality, maximize energy efficiency, and protect your investment in home comfort.

Review the key maintenance tasks every homeowner should prioritize to keep their HVAC running smoothly and see more tips on our website.

Learn More

- [How to Reduce Winter Utility Bills](#)
- [Is Your House Properly Winter-Proofed?](#)
- [Post about HVAC](#)
- [Posts about Energy Efficiency](#)

HVAC Maintenance Tasks

- ☐ **Change air filters every 1-3 months:** Dirty filters restrict airflow, causing the system to work harder and increasing energy bills. Clean filters provide better air and can reduce allergies and breathing issues.
- ☐ **Schedule professional HVAC maintenance annually:** Regular servicing with a trained technician can catch small issues before they become major problems, improving efficiency, boosting performance, and extending the lifespan of your HVAC system.
- ☐ **Clean vents and ducts to improve airflow and efficiency:** Dusty, clogged vents can lead to poor air quality and strain the HVAC system, resulting in higher energy costs.
- ☐ **Install a programmable thermostat to save on energy costs:** Automated temperature adjustments when you are asleep or away reduce energy waste and lower your utility bills without sacrificing comfort.

Proper HVAC maintenance can reduce energy use by 15%, resulting in lower utility bills.

Electrical Safety

More than 1,000 home fires occur each year due to faulty wiring.

Power Your Home, Protect Your Family

Electricity is essential to modern living, powering everything from lighting to appliances. But like any powerful system, it requires regular attention and care to remain safe.

Understanding the potential hazards and knowing how to address them can help you protect your home and family.

Whether it's routine upkeep or planning upgrades, staying informed is the first step in preventing electrical issues before they become serious problems. By following these essential safety tips, you can help prevent accidents and keep your home's electrical system running safely and efficiently.

Review the key maintenance tasks every homeowner should prioritize to avoid electrical fires and see more tips on our website.

Learn More

- [Decorate Safely During the Holidays](#)
- [Posts about Space Heater Safety](#)
- [Posts about Christmas Tree Safety](#)
- [Posts about Home Safety](#)
- [Posts about Holiday Safety Tips](#)
- [Posts about Space Heaters](#)

Top Electrical Safety Tips

- ☐ **Inspect cords and wiring for damage:** Faulty power cords and wiring are a leading cause of house fires.
- ☐ **Avoid overloading outlets:** Plugging too many devices into a single outlet can cause overheating of circuits and increase the risk of fire.
- ☐ **Use power strips and extension cords according to the specifications:** Misuse can cause overheating and fire hazards.
- ☐ **Consider a whole-house surge protector:** It safeguards your appliances and electronics from unexpected power surges.
- ☐ **Leave major electrical work to licensed electricians:** DIY electrical work can be hazardous and may void your home insurance policy.
- ☐ **Use space heaters safely:** To reduce fire risk, keep them at least three feet away from flammable materials and never leave them unattended while in use.



Fire Safety

Fire Prevention: Protecting What Matters Most

House fires can start in seconds and spread in minutes, putting lives and property at serious risk. Fire safety is essential for protecting your home and loved ones. Regular maintenance, proper usage of heating sources, and safe habits can help prevent dangerous fires. These simple but powerful steps will help reduce fire risks and keep your home—and everyone in it—safe.

Follow these key fire prevention tasks to reduce risks and ensure your home remains safe. For more information, visit our website.

Learn More

- [Smother Residential Fire Losses](#)
- [Wood-burning Stove Safety](#)
- [Daylight Savings Time: Check Smoke Alarms](#)
- [Thanksgiving Kitchen Safety Tips](#)
- [Posts about Fire Safety](#)
- [Posts about Carbon Monoxide](#)
- [Posts about Cooking Safety](#)

Essential Fire Safety Tasks

- ☐ **Test smoke detectors and carbon monoxide alarms regularly:** At a minimum, check alarms when the clocks change in Spring and Fall. Early detection of smoke or gas leaks can save lives and prevent major damage.
- ☐ **Clean and inspect chimneys regularly:** Creosote buildup can cause chimney fires, making regular cleaning essential for safety.
- ☐ **Follow fireplace safety practices:** Using a fireplace screen and burning only safe materials helps prevent sparks and dangerous fumes.
- ☐ **Maintain wood stove safety:** Proper ventilation and regular maintenance prevent overheating and fire hazards.
- ☐ **Practice candle safety:** Unattended candles can easily start fires; always place them away from flammable materials.
- ☐ **Properly dispose of smoking materials:** Improperly discarded cigarettes or ashes can ignite fires, so always use a sturdy, non-combustible container.

Cooking is responsible for nearly 50% of all residential fires.

Foundation & Structural Integrity

One in four homes face structural damage, often due to poor drainage.

Keeping Your Home's Foundation Strong

Your home's foundation and structural integrity are essential to its long-term stability and safety. Regular inspections and maintenance can help prevent costly repairs and potential hazards. By addressing minor issues early, you can protect your home from significant structural damage. The following guidelines will help you maintain a strong and secure foundation.

Review the key maintenance tips every homeowner should prioritize to avoid foundation and structural integrity issues. You can also see more tips below on our website.

Learn More

- [Protect Your Property This Winter: Tips to Prevent Costly Damage](#)
- [Does my Home Insurance Cover Storm Damage?](#)
- [Posts about Property Damage](#)
- [Posts about Storms](#)
- [Posts about Preventing Home Damage](#)

Structural Maintenance Tips

- ❑ **Look for cracks in the foundation and repair them promptly:** Small cracks can worsen over time, leading to structural instability and potentially costly repairs.
- ❑ **Ensure proper drainage around your home to prevent water damage:** Poor drainage can cause basement flooding and foundation deterioration.
- ❑ **Inspect basement walls for signs of moisture or mold:** Mold and mildew can cause health issues and compromise the structural integrity of the basement.
- ❑ **Avoid excessive weight in attic spaces, as it can compromise the structure:** Excessive weight can weaken ceiling supports and lead to structural collapse.

Pest Prevention

Protecting Your Home from Unwanted Guests

Keeping your home pest-free requires regular maintenance and proactive measures. Insects and rodents can cause structural damage, contaminate food, and pose health risks. Pest-related damage is not covered by home insurance because issues caused by termites, rodents, and other pests are considered preventable. By taking these proactive prevention and mitigation steps, you can help to keep pests under control before they become a serious problem.

Review the key maintenance tasks every homeowner should prioritize to avoid pest infestations and see more tips on our website.

Learn More

- [Post about Pests](#)
- [Posts about Pest Control](#)

Smart Pest Prevention Tips

- ❑ **Seal cracks and gaps in windows, doors, and the foundation:** Small openings allow rodents and insects to enter your home.
- ❑ **Store food in airtight containers to deter rodents:** Easily accessible food sources attract pests, which can lead to infestations.
- ❑ **Trim shrubs and trees away from the house:** Overgrown vegetation provides a pathway for pests and increases the risk of damage to your home.
- ❑ **Regularly inspect for signs of termites, ants, or rodents:** Early detection prevents infestations from causing major structural damage.
- ❑ **Hire a professional for serious pest issues:** Severe infestations often require expert treatment to eliminate pests entirely and prevent recurrence, ensuring long-term protection for your home.

Termites cause over \$5 billion in damage annually, which most policies don't cover.



Outdoor Maintenance

Falling limbs cause 250,000 power outages each year.

Preserving Value and Preventing Damage

Your home's exterior is its first line of defense against the elements—and the first thing people see. Regular outdoor upkeep helps protect your home from potential damage and enhances its curb appeal. By staying on top of outdoor maintenance, you can preserve your home's value, prevent costly repairs, and ensure a safe and attractive property.

Here are key maintenance tasks to keep your home's exterior in top shape and see more tips on our website.

Learn More

- [Posts about Outdoor Home Maintenance](#)

Essential Exterior Maintenance

- ❑ **Trim trees and shrubs away from the home:** Overgrown branches can damage siding, roofs, and windows, while dense vegetation provides a pathway for pests.
- ❑ **Remove unhealthy or large trees that pose a threat to your home:** Weak or diseased trees can fall during storms, causing severe damage to structures, vehicles, and landscaping.
- ❑ **Maintain clapboard and trim paint:** A well-maintained exterior protects wood from moisture damage, prevents rot, and extends the lifespan of your home's siding.
- ❑ **Repair any rot on the house promptly:** Rot can spread quickly, compromising the structural integrity of the wood and leading to costly repairs.
- ❑ **Clean gutters and downspouts regularly:** clogged gutters can cause water to overflow, leading to foundation issues, roof leaks, and damage to siding.
- ❑ **Inspect and maintain outdoor lighting:** Well-lit exteriors enhance home security and safety, reducing the risk of accidents and deterring potential intruders.

Home Security & Liability Reduction

Peace of Mind Starts at Home

Protecting your home and ensuring the safety of those on your property requires a combination of security measures and preventative maintenance. By taking proactive steps, you can create a safer environment while potentially lowering insurance costs.

Review the key maintenance tasks every homeowner should prioritize to keep their home safe and secure. Visit our website for more tips on home security and liability reduction.

Learn More

- [Tips for Preventing Home Burglaries](#)
- [Halloween Safety: Home Safety Tips](#)
- [Holiday Party Etiquette & Serving Alcohol](#)
- [Posts about Burglary](#)
- [Posts about Home Safety](#)
- [Posts About Social Host Liability Law](#)

Smart Steps for a Safer Home

- ❑ **Install motion sensor lights and security cameras:** Enhanced visibility deters intruders and improves home security.
- ❑ **Ensure all doors and windows have secure locks:** Weak locks make homes easy targets for burglars.
- ❑ **Keep walkways and driveways clear of ice and debris to prevent slips:** Liability claims from falls can be costly and impact insurance rates.
- ❑ **Consider installing a home security system for added protection:** Security systems can help prevent break-ins and potentially reduce your home insurance premiums.
- ❑ **Speak with your agent about social liability risks:** Before planning a party in your home, understand your homeowners' coverage and any exclusions, conditions, or limitations your policy may have for this type of risk.

Homes without security systems are 300% more likely to be burglarized.

Emergency Prep Tips

60% of Americans lack basic emergency supplies.

Plan Ahead, Stay Safe

Being prepared for emergencies can make all the difference in protecting your home and loved ones during unexpected events. Whether facing a power outage, natural disaster, or fire, planning in advance can help ensure your safety, minimize stress, and reduce damage. Trying to plan when an emergency is imminent is often too late. By taking proactive steps, you can safeguard against potential risks.

Review the key tasks every homeowner should take to protect themselves during a potential emergency and see more tips on our website.

Learn More

- [In Case of a Flood](#)
- [What to Do When a Hurricane Threatens](#)
- [A Full Insurance Review is Worth Your Time](#)
- [Don't Put Off Creating Your Home Inventory](#)
- [Posts about Flood Insurance](#)
- [Posts about Hurricane Season](#)
- [Post about Home Inventory](#)

Essential Emergency Prep Tips

- ❑ **Maintain an emergency kit with essentials like food, water, and flashlights:** Being prepared for power outages or disasters ensures the safety of your family.
- ❑ **Have an evacuation plan in place for fire or natural disasters:** Knowing what to do in an emergency can save lives.
- ❑ **Have a plan for seasonal risks, such as hurricanes, blizzards, and other natural disasters:** Natural disasters often provide little to no warning, so advanced planning can help minimize property damage and maximize safety.
- ❑ **Review your homeowner's insurance policy annually to ensure adequate coverage:** Policy updates may be necessary due to changes in home value or the addition of new risks.
- ❑ **Keep an inventory of valuables for insurance claims:** Documenting items simplifies the claims processing and ensures proper compensation.

Responsible Swimming

Owning a swimming pool can provide endless enjoyment, but it also comes with important responsibilities. From an insurance standpoint, pools are considered an "attractive nuisance," meaning they pose liability risks if not properly maintained and secured. Taking proactive safety measures and adhering to proper maintenance practices can help protect both your family and guests while also minimizing liability concerns. Here are key steps to ensure your pool remains a safe and insurable asset.

Review the key tasks every homeowner should prioritize to keep everyone safe around a pool and see more tips on our website.

Learn More

- [Posts about Pool Safety](#)

Essential Pool Safety Tips

- ☐ **Install a secure fence with a self-locking gate around the pool:** Many insurance policies require fencing to prevent accidental drownings and unauthorized access, thereby reducing liability risks.
- ☐ **Use a pool cover when the pool is not in use:** Covers help prevent accidental falls and keep debris out, reducing maintenance needs and potential hazards.
- ☐ **Ensure proper signage, such as "No Diving" or "Swim at Your Own Risk."** Clear warnings can reduce liability in the event of an accident and may be required by insurance providers.
- ☐ **Keep lifesaving equipment near the pool, such as a life ring or a reaching pole:** Quick access to safety equipment can prevent drowning incidents and improve emergency response times.
- ☐ **Supervise children at all times and establish clear pool rules:** Constant supervision and well-defined rules reduce the risk of injury, which can help prevent insurance claims and legal issues.
- ☐ **Maintain proper chemical balance and filtration:** Clean, well-balanced water prevents health issues such as skin irritation or bacterial infections, ensuring safe swimming conditions.
- ☐ **Check with your insurance provider about liability coverage:** Some policies may require additional coverage or higher liability limits for pool ownership, ensuring adequate financial protection in the event of an accident.

Drowning is the #1 cause of accidental death for kids between the ages 1-4.



Hot Tub Safety

80% of Legionnaires' outbreaks are linked to inadequate hot tub maintenance.

Relax Responsibly

A hot tub can be a relaxing addition to your home, but it also comes with safety and liability concerns. Proper maintenance and safety precautions help prevent injuries, health risks, and potential insurance issues. As a homeowner, taking proactive steps to secure and maintain your hot tub ensures a safe and enjoyable experience while protecting yourself from liability.

Here are key safety and insurance considerations every homeowner should prioritize to ensure a safe and healthy hot tub experience. Our website has more hot tub safety tips.

Learn More

- [Hot Tub Safety 101 | Protect Your Home, Guests, and Peace of Mind](#)
- [Posts about Hot Tub Safety](#)

Hot Tub Safety & Maintenance Tasks

- ☐ **Install a secure cover and locking mechanism when not in use:** Covers prevent accidental falls and keep out debris, and insurance providers may require them to reduce liability risks.
- ☐ **Maintain proper water chemistry and filtration:** Balanced water prevents bacterial growth, skin irritation, and respiratory issues, ensuring a safe soaking environment.
- ☐ **Set and monitor safe water temperatures:** Water temperatures above 104°F can cause overheating, dizziness, or dehydration, thereby increasing the risk of accidents.
- ☐ **Always supervise children and enforce safety rules:** Drowning can occur in just a few inches of water, making supervision essential to prevent such accidents.
- ☐ **Avoid alcohol consumption while using the hot tub:** Alcohol can impair judgment, increase the risk of drowning, and lead to slips or falls when entering or exiting the tub.
- ☐ **Ensure proper electrical installation and regular inspections:** Faulty wiring or improper grounding can cause electrical shocks or fire hazards, potentially voiding insurance coverage.
- ☐ **Check with your insurance provider about coverage requirements:** Some policies require additional liability coverage for hot tubs, ensuring financial protection in case of accidents or injuries.

Monthly Home Maintenance Checklist

Stay on top of seasonal tasks with this monthly home maintenance checklist.

January

Winter Protection & Energy Efficiency

- ☐ Prevent frozen pipes by insulating and allowing faucets to drip in freezing temperatures.
- ☐ Check for ice dams on the roof and remove snow buildup.
- ☐ Review the homeowner's insurance policy for coverage updates.

February

Indoor Systems & Safety Checks

- ☐ Inspect and replace HVAC filters.
- ☐ Test and reset ground fault circuit interrupters (GFCI) outlets.
- ☐ Look for water stains on ceilings and walls that may indicate leaks.
- ☐ Check for condensation on windows, which can indicate ventilation issues.

March

Spring Prep & Exterior Maintenance

- ☐ Inspect the roof for winter damage & repair loose or missing shingles.
- ☐ Clean gutters and downspouts to ensure proper drainage.
- ☐ Check & replace damaged weather stripping around doors & windows.
- ☐ Service and test your sump pump to prevent basement flooding.
- ☐ Test smoke and CO detectors.

April

Landscaping & HVAC Maintenance

- ☐ Clean outdoor drains and remove debris from the yard.
- ☐ Service your air conditioning unit before the summer heat sets in.
- ☐ Trim shrubs and tree branches away from the house.
- ☐ Inspect the foundation for cracks and repair as needed.

May

Plumbing & Outdoor Checks

- ☐ Flush the water heater to remove sediment buildup.
- ☐ Check for leaks in outdoor faucets and hoses.
- ☐ Seal gaps or cracks in your home's exterior to prevent pests.
- ☐ Clean and repair decks, patios, and outdoor furniture.

June

Home Security & Storm Preparation

- ☐ Inspect or consider installing security cameras and outdoor lighting.
- ☐ Test the sprinkler system and adjust watering schedules.
- ☐ Check for leaks in bathroom and kitchen plumbing.
- ☐ Ensure window locks and door seals are secure.

July

Electrical & Cooling System Review

- ☐ Inspect electrical cords and outlets for damage.
- ☐ Monitor HVAC performance and clean air vents.
- ☐ Examine basement and crawl spaces for moisture.
- ☐ Clean the refrigerator coils to improve efficiency.

August

Roof & Fire Safety Check

- ☐ Inspect and clean chimneys and fireplaces before cooler months.
- ☐ Check attic insulation for adequate coverage.
- ☐ Inspect and repair loose or missing roof shingles.

September

Fall Prep & Pest Prevention

- ☐ Clean out gutters to prepare for falling leaves.
- ☐ Seal foundation cracks to keep out rodents.
- ☐ Drain outdoor faucets and hoses before temperatures drop.
- ☐ Check weatherstripping on doors and windows.

October

Heating System & Fire Safety

- ☐ Schedule professional HVAC service for the furnace.
- ☐ Test and clean smoke/CO detectors.
- ☐ Store outdoor furniture and cover air conditioning units.
- ☐ Inspect fireplaces and wood stoves.

November

Winter Readiness & Energy Savings

- ☐ Reverse ceiling fans to push warm air downward.
- ☐ Stock up on winter storm essentials (salt, emergency kits, blankets).
- ☐ Check holiday lights for frayed wires.
- ☐ Check the attic and basement for signs of pests seeking shelter.

December

Final Winter Checks & Holiday Safety

- ☐ Keep walkways and driveways clear of ice and snow.
- ☐ Check pipes for leaks or freezing.
- ☐ Ensure holiday decorations are safely installed and unplug when not in use.
- ☐ Review emergency plans with household members.

What Every Homeowner Should Know About Insurance



When purchasing or maintaining a home, having the right insurance coverage is essential to protect your financial well-being against unexpected damages, liability issues, and potential loss. Being properly insured can be the difference between getting back on your feet after a crisis or being on the hook for expenses that can be financially crippling. This section outlines key insurance considerations for homeowners insured through D. Francis Murphy Insurance Agency.

1. Understanding Homeowners Insurance Coverage

Homeowners insurance policies typically include several types of coverage to protect against different risks. Understanding what is and isn't covered under a standard policy is important.

A. Core Coverage Areas

- **Dwelling Coverage:** Protects the structure of the home, including walls, roof, floors, and built-in appliances, against covered perils such as fire, windstorms, and vandalism.
- **Other Structures Coverage:** Covers detached structures on the property, including garages, sheds, fences, and guesthouses.
- **Personal Property Coverage:** Protects belongings, such as furniture, electronics, and clothing, from damage or theft.
- **Loss of Use/Additional Living Expenses (ALE):** Covers the cost of temporary housing and other living expenses if the home becomes uninhabitable due to a covered loss.
- **Personal Liability Protection:** Provides coverage if you're held liable for someone else's injuries on your property or for causing damage to someone else's property.
- **Medical Payments to Others:** Pays for minor medical expenses incurred by a guest if they are injured on the property, regardless of who is at fault.

B. Common Exclusions and Limitations

- **Flood and Earthquake Damage:** Standard homeowners' policies do not typically cover this; instead, separate policies or endorsements are required.
- **Wear and Tear:** Damage resulting from normal aging or lack of maintenance is not covered.
- **Certain Valuables:** Standard coverage may limit coverage for jewelry, art, collectibles, and high-end electronics. Depending on your specific situation, additional policy riders or endorsements may be necessary to provide comprehensive coverage.

2. Factors Affecting Insurance Premiums and Access to Standard Insurance Carriers

Homeowners' insurance premiums and availability through standard carriers can vary based on several factors. Understanding these can help policyholders manage costs effectively.

A. Location and Risk Factors

- Homes in high-risk areas (e.g., flood zones, hurricane-prone areas) may require additional coverage and have higher premiums and/or deductibles.
- Proximity to fire hydrants, police stations, and emergency services can impact rates.

B. Home Characteristics

- Age of the Home: Older homes may have outdated wiring, plumbing, roofing or construction that increases the risk.
- Construction Type: Homes built with fire-resistant materials may be eligible for lower premiums.
- Security Features: Installing smoke detectors, alarm systems, deadbolts, and security cameras can help lower rates.

C. Individual Insurance History and Payment History

- Homeowners with a history of previous claims may face higher premiums.
- Maintaining a history of continuous insurance coverage helps keep a policyholder's rates stable.
- Payment history, including late payments and policy cancellations due to nonpayment, affects insurance rates.



What Every Homeowner Should Know About Insurance



3. Additional Insurance Considerations

A. Flood Insurance

Even in areas considered low-risk for flooding, it's highly recommended to consider flood insurance because standard homeowners' insurance doesn't cover flood damage. Floods can occur unexpectedly, causing significant damage. Homeowners can work with their insurance provider to purchase flood insurance through:

- The National Flood Insurance Program (NFIP).
- Private flood insurance providers for broader coverage options.

B. Earthquake Coverage

Even in low-risk areas, homeowners may need earthquake insurance, as standard policies don't cover quake damage; in high-risk zones, it offers vital protection. Earthquake insurance can help cover:

- Structural damage to the home and foundation.
- Loss of personal belongings due to shaking damage.

C. Home-Based Business Coverage

If a homeowner operates a business from their home, additional coverage may be necessary for:

- Business equipment.
- Liability related to clients visiting the home.

D. Umbrella Insurance

For homeowners seeking an extra layer of liability protection over and above their standard policy limits, umbrella insurance can provide coverage for:

- Bodily injury to others, such as medical expenses, loss of income, and funeral expenses, if you are found to be responsible.
- Damage to another's property, such as the cost to repair or replace the property if found liable for damage.
- Personal injury to others, such as false arrest, libel, slander, defamation or invasion of privacy.
- Defense costs, such as legal fees and court costs if you are sued.

4. Best Practices for Homeowners

To ensure proper protection, homeowners should follow these best practices:

A. Regular Policy Reviews

- Review and update coverage annually to reflect home improvements, rising property values, or new risks.
- Work with a knowledgeable agent to assess and adjust coverage as needed.

B. Inventory of Personal Belongings

- Maintain a home inventory with photos and receipts to facilitate claims in case of loss.
- Store records digitally or in a secure or off-site location.

C. Preventative Maintenance

- Regularly inspect the home, especially the roof, plumbing, and electrical systems, to prevent damage and reduce the possibility of claims, especially for issues that insurance may not cover.
- Keep trees trimmed and gutters clean to reduce the risk of property damage.

D. Understanding the Claims Process

- Document damages immediately and notify Murphy Insurance Agency promptly in a claim situation.
- Keep copies of repair estimates and claim-related communications.



Our Homeowners Insurance Services

Owning a home is one of life's most significant investments, and protecting it is essential. We specialize in homeowners' insurance policies designed to safeguard your property, belongings, and liability in the event of unexpected damage or loss. Our homeowners' insurance protection include:

1. Dwelling Protection

- Covers damage to the structure of your home caused by fire, storms, vandalism, and other covered risks.
- Coverage for attached structures, including garages and decks.

2. Personal Property Coverage

- Protects personal belongings inside your home, including furniture, electronics, and clothing, from covered perils such as theft and fire.
- Options for additional coverage on high-value items, such as jewelry, antiques, and collectibles.

3. Liability Protection

- Provides financial protection if you or a family member is held responsible for accidental injuries or property damage to others.
- Covers legal fees, medical expenses, and potential settlements.

4. Additional Living Expenses (ALE)

- Covers temporary housing, meals, and other expenses if your home becomes uninhabitable due to a covered event.

5. Specialized Coverage Options

- Flood Insurance: Standard homeowners' policies do not cover flood damage. DFM offers separate flood insurance policies through the National Flood Insurance Program (NFIP) and private carriers.
- Umbrella Insurance: Extra liability protection beyond homeowners and auto policies.
- Earthquake Coverage: Optional coverage to protect against earthquake-related damage.
- Extended Replacement Cost: Ensures your home is rebuilt even if construction costs exceed your policy's limits.



Bundling and Discounts

Murphy Insurance helps homeowners save money by offering:

- **Home & Auto Insurance Bundling:** Combining home and auto insurance policies with the same insurance carrier can provide significant savings.
- **Protective Discounts:** Discounts for homes equipped with burglar alarm systems, monitored security systems and/or smoke detectors.
- **Smart Home Discount:** Some carriers offer this discount to homes with devices such as video doorbells, window sensors, smart locks, etc.
- **New or Renovated Home Discount:** Newer homes built with up-to-date construction methods are typically considered less risky to insure. If your home is newly built or you've recently made significant renovations, you may qualify for a discount with some carriers.
- **Claim-Free Discount:** If you haven't filed a home insurance claim in a specified number of years, typically three to five years, you may be eligible for a discount.
- **Loyalty Discounts:** Some insurance carriers offer loyalty discounts to customers who have been with them for several years.

Additional Insurance Services

In addition to homeowners' insurance, Murphy Insurance offers a full range of insurance products to protect every aspect of your life, including:

- **Auto Insurance:** Coverage for cars, trucks, motorcycles, and recreational vehicles.
- **Business Insurance:** Customized insurance coverage for businesses of all sizes, including property, liability, commercial auto, workers' compensation insurance, and more.
- **Life Insurance:** Term and whole life insurance options to protect your loved ones' financial future.



Visit our Homeowners Insurance Page



About Murphy Insurance Agency

Murphy Insurance Agency has been a trusted provider of comprehensive insurance solutions in MetroWest Massachusetts. With a strong commitment to protecting families, homes, and businesses, we offer personalized insurance policies tailored to meet the unique needs of each customer. Our team of experienced agents provides expert guidance to ensure you have the right coverage for your home, property, and financial security.

Local Experts

We understand homeowners' specific risks and coverage needs in Massachusetts and across New England.

Personalized Service

Our agents work with you to build a protection plan that considers price and coverage to provide you with excellent value.

Claims Support

Our dedicated Claims Team supports you through the claims process and is your advocate when needed.

Contact Us

Proudly serving residents and businesses across Massachusetts and beyond from our offices in Bolton, Groton, Harvard, Hudson, Marlborough and Medway. For more information or to review your homeowners' insurance policy, contact Murphy Insurance Agency today. Our team is ready to provide guidance and customized solutions to protect your home and assets.

Email: assistance@dfmurphy.com

Toll-free: 800 222 8711

24-hour Emergency Claim Hotline: 800 222 8711 – follow prompts

Request a Homeowners' Insurance Quote