HTM
INSURANCE COMPANY

LOSS PREVENTION - RESIDENTIAL

The goal of HTM is to reduce the risks that would lead to a serious injury to yourself or a loss to your property. By identifying potential hazards, our Loss Prevention Representatives offer valuable advice on keeping your home or business free from personal injury or damage. They can also help your broker ensure that adequate limits of coverage are placed on your property.

Our Loss Prevention Representatives will be visiting each home every 5 to 10 years at a time which is convenient to you.

WOODSTOVES

Wood burning appliances such as woodstoves can be a fire hazard. Where necessary, our specially trained Representatives will be assessing each one for code compliancy.

One of the most common fire hazards comes from the build-up of creosote in pipes and chimneys of wood burning appliances. Have your chimney cleaned by a qualified Chimney Sweep on a regular basis.

SMOKE DETECTORS

Current fire safety regulations require that smoke detectors be installed on each level of the residence and outside any sleeping quarters. We also recommend the installation of a fire extinguisher in an accessible location.

ELECTRICAL PANELS

Keep all panels clear of dust and debris. Circuit breaker panels are designed to provide over-current protection for your electrical system including wire, switches and receptacles, as well as protection of your connected equipment (i.e. power tools, appliances).

Fuse panels have not been installed since the mid 1970's. If your fuse panel has not recently been inspected, you should have a qualified electrician verify the safe operation of your electrical installation.

GROUND FAULT CIRCUIT INTERRUPTER (GFCI)

A GFCI is an electrical device designed to protect people from an electrical shock in a damp or wet environment. A GFCI can be in the form of a circuit breaker located in the main panel or as part of a receptacle located in your wall outlet.

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To test a GFCI-protected outlet, plug a lamp into the outlet then push the test button. If the lamp turns off and the reset button pops out, the GFCI is working properly. If the button does not pop out, or it does but the light stays on, your GFCI is not working and you need to contact a qualified electrician to repair it.

EXTENSION CORDS

When you use an extension cord, you increase the length of the electrical circuit which, in turn, adds resistance. The amperage increases with the increased length and resistance in the circuit, which can be dangerous if the cord is not sized properly. As well, the increased amperage can harm or cause premature failure of appliances especially those with electric motors (i.e. power tools).

WATER DAMAGE

Water can do considerable damage to your buildings, either immediately or over several months with the growth of mould. We recommend that you include in your maintenance schedule to replace worn shingles, trim branches that are hanging over your building, clean out eaves troughs, and direct downspouts away from buildings to reduce the potential for damage to your roof which could allow water inside.

Check for loose or worn hoses, especially connections to dishwashers, washing machines and laundry tubs which are common causes of failure. By installing a battery back-up sump pump or an alarm on your sump pump, it could save unfortunate damage in the event of a power failure. Homes with galvanized plumbing will eventually experience water damage as rust forms on the aged plumbing.

FUEL OIL TANKS

Like most metals, the fuel oil tank located in your basement or your yard will deteriorate over time. Replacing corroded tanks, weak support structures or faulty lines before it's too late can save a lot of grief to all those involved. The cost to clean up a spill can run in the tens or hundreds of thousands of dollars for the removal of contaminated soil, site environmental reports, and additional living expenses while cleanup is underway. For numerous reasons, you may not be able to live in your house (or sell it!) due to a spillage. The only real solution is prevention.