

# Home Maintenance and Protection Guide 2026



Maintain and protect your home and prevent insurance claims.

A well-protected home is your best defense against costly damage from water damage, fire, storms and theft. Use this guide to identify vulnerabilities and make smart improvements. Depending on your situation, your home might require other things, too. Ullrich Insurance is here for you!

**NOTE:** If your home is located in a possible wildfire area, we have many more tips for you. We have a separate guide specifically for homes in the mountains and near possible wildfire areas.

## WATER DAMAGE PREVENTION

- 1 Replace rubber appliance hoses with braided steel.**

Inspect your water supply lines under and behind your sinks, toilets, washing machine, dishwasher and refrigerator. If your hoses are not steel braided, then you might have an old hose that will eventually leak or burst. Consider hiring a professional to replace all hoses.
- 2 Know where your main water shutoff is.**

In an emergency, fast shutoff can prevent thousands of dollars in damage. Label the valve and make sure everyone in the home knows where it is.
- 3 Clean gutters and downspouts twice a year.**

Clogged gutters force water against the roofline and foundation, leading to rot, leaks, and basement flooding.
- 4 Install a water leak detection system.**

Smart sensors placed near appliances, water heaters, and under sinks alert you to leaks before they become floods.
- 5 Exterior Drainage.**

Look closely at the exterior of your home — is your landscaping such that water flows away from your home? If water flows towards your home, or if it puddles near your foundation, it can increase the chance of water seeping into your home. This kind of water damage is not covered by homeowners insurance. Especially during a rain storm, closely inspect your gutter downspouts and where water is flowing or pooling outside your home. **DON'T IGNORE THIS.**

**6 Window and siding paint and gaps.**

Inspect the exterior of your home. Are there any cracks or gaps around the windows or your siding where water can get in and cause damage? Are there any rotten boards? Is there any peeling paint? Make sure to fill gaps, replace rotten boards, and properly re-paint peeling paint. This will protect your home from water damage and intrusion. Many types of slow water intrusion is considered maintenance and is not covered by homeowners insurance.

**7 Outdoor hoses and sprinkler system.**

Before the first freeze of the year, properly blow out the sprinkler system and remove all exterior water hoses. Put a cover over the spigots during the winter.

**Important Note:** Homeowners insurance has some big limitations when it comes to water damage. The more action that you take to prevent water damage, the better off you will be. A major limitation for water damage is slow leaks that are happening over a period of time greater than 7 or 14 days. If there is a slow leak somewhere that has been happening for a long time, it might not be covered. We recommend that you always watch your home closely and take action immediately if you see any signs of possible water damage.

## FIRE SAFETY

**7 Test smoke alarms monthly and replace batteries annually.**

Install interconnected alarms so when one sounds, all sound. Replace any unit older than 10 years.

**8 Install carbon monoxide detectors on every level.**

CO detectors should be placed near sleeping areas. Combination smoke/CO units are a cost-effective and convenient choice.

**9 Keep a fire extinguisher in the kitchen and garage.**

Use ABC-rated extinguishers. Make sure all household members know how to use them. Replace or recharge after any use.

**10 Maintain your dryer and HVAC systems.**

Clean dryer vents annually — lint buildup is a leading cause of house fires. Change HVAC filters every 1–3 months.

## ROOF & EXTERIOR

**11 Inspect your roof annually and after major storms.**

Missing or damaged shingles, cracked flashing, and deteriorated seals around vents and chimneys are common entry points for water damage.

- 12 Trim trees and branches near your home.**  
Overhanging branches can fall during storms, damaging your roof or siding. Remove dead trees and limbs that pose a threat.
- 13 Secure outdoor furniture before storms.**  
Unsecured patio items become projectiles in high winds. Store or anchor outdoor furniture when severe weather is forecast.
- 14 Seal cracks and gaps in the foundation and siding.**  
Small gaps allow moisture, pests, and cold air to infiltrate. Use caulk or expandable foam to seal exterior penetrations regularly. You don't want to mess around with problems with your home foundation. Consider hiring a professional to take care of this for you to prevent further damage and prevent water from getting inside your home.
- 15 No debris on the roof or in gutters.**  
Debris sitting on the roof will damage the roof. Debris in gutters will cause big problems. Keep them clean.

## SECURITY SYSTEMS & LIGHTING

- 16 Install a monitored alarm system.**  
Professionally monitored systems alert authorities faster. These days, however, insurance companies give very small discounts for these, maybe \$20–\$50 per year.
- 17 Add video doorbells and exterior cameras.**  
Visible cameras are a strong deterrent. Position them to cover entry points, the driveway, and dark corners of the property.
- 18 Use motion-activated lighting.**  
Illuminate pathways, entryways, and the perimeter of your home. Burglars strongly prefer the cover of darkness.
- 19 Post visible security system signage.**  
Even visible signage alone deters opportunistic break-ins. Make sure your monitoring company's signage is current and well-placed.
- 20 Neighborhood watch.**  
Try to create and build relationships with your neighbors. Make a plan with them for how you can watch out for each other and notify each other when necessary.
- 21 Keep garage door closed and locked.**  
It is more and more common in Colorado for items to be stolen from garages.

## WINDOWS & GLASS

**22 Install window locks and security pins.**

Pin locks prevent windows from being opened even if the latch is defeated. Sash pins are inexpensive and highly effective.

## DOORS & ENTRY POINTS

**23 Upgrade to a solid-core or steel exterior door.**

Hollow-core doors can be kicked in easily. Steel or solid-core wood doors provide significantly better resistance to forced entry.

**24 Install Grade 1 or Grade 2 deadbolt locks.**

Look for deadbolts with at least a 1-inch throw bolt and reinforced strike plates fastened with 3-inch screws anchored into the door frame studs.

**25 Reinforce door frames and hinges.**

Use door frame armor or reinforced strike plate kits. Exposed hinge pins should be secured or replaced with non-removable security hinges.

**26 Add a smart lock or keypad entry.**

Smart locks allow you to monitor and control access remotely and eliminate the risk of lost or copied keys.

# Ullrich Insurance Home Maintenance Checklists

## Spring Checklist

Inspect roof for winter damage — missing shingles, cracked flashing

Clean gutters and downspouts of winter debris

Check exterior siding and paint for peeling, cracks, or gaps — seal and repaint as needed

Inspect foundation for cracks or signs of water intrusion

Turn on and test sprinkler system; check for leaks or broken heads

Reconnect exterior hoses and check spigots for freeze damage

Inspect window and door seals; re-caulk where needed

Test all smoke and carbon monoxide detectors

Trim trees and branches overhanging the roof

Check exterior drainage — does water flow away from the home?

Inspect deck, patio, and fencing for winter damage

Schedule HVAC tune-up before summer cooling season

## Summer Checklist

Mow lawn and manage vegetation near the home (fire and pest prevention)

Inspect and clean dryer vent

Check and clean window screens

Inspect garage door operation and seals

Test and inspect all exterior lighting and security cameras

Check attic ventilation and insulation

Inspect crawl space for moisture or pest activity

Review and update home inventory documentation (photos/video)

Check fire extinguishers — confirm they are charged and accessible

Ensure landscaping does not allow water to pool near foundation

## Fall Checklist

- |                          |   |                          |  |
|--------------------------|---|--------------------------|--|
| <input type="checkbox"/> | Blow out and winterize the sprinkler system before first freeze     | <input type="checkbox"/> | Schedule furnace/heating system inspection and filter replacement  |
| <input type="checkbox"/> | Remove and store all exterior water hoses                           | <input type="checkbox"/> | Test all smoke and carbon monoxide detectors; replace batteries    |
| <input type="checkbox"/> | Install covers over all exterior spigots                            | <input type="checkbox"/> | Check fireplace and chimney if applicable — clean and inspect      |
| <input type="checkbox"/> | Clean gutters after leaves have fallen                              | <input type="checkbox"/> | Store or secure outdoor furniture and decorations                  |
| <input type="checkbox"/> | Inspect roof before winter — address any issues before snow arrives | <input type="checkbox"/> | Inspect and seal any gaps in foundation, siding, or around windows |
| <input type="checkbox"/> | Check weather stripping on all doors and windows                    | <input type="checkbox"/> | Stock emergency supplies (flashlights, batteries, first aid kit)   |

## Winter Checklist

- |                          |   |                          |  |
|--------------------------|---|--------------------------|--|
| <input type="checkbox"/> | Monitor roof for ice dams after heavy snowfall                        | <input type="checkbox"/> | Check that all locks and entry points are secure                       |
| <input type="checkbox"/> | Keep gutters and downspouts clear of ice buildup                      | <input type="checkbox"/> | Test smoke and CO detectors monthly                                    |
| <input type="checkbox"/> | Know where your main water shutoff is — be ready to act fast          | <input type="checkbox"/> | Inspect water heater for leaks or signs of age                         |
| <input type="checkbox"/> | Check under sinks and near exterior walls for signs of freezing pipes | <input type="checkbox"/> | Check basement and crawl space for moisture or water intrusion         |
| <input type="checkbox"/> | Keep garage door closed to protect against theft and cold             | <input type="checkbox"/> | Keep a record of any issues observed — address them promptly in spring |

### Have questions about any of these tips?

Let us know! Jared Ullrich, [jared@ullrichinsurance.com](mailto:jared@ullrichinsurance.com). Office: 303-425-7568.

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