

Property Investors Winter Checklist

Each year [Initio](#) sees a significant rise in claims during the winter months. Traditionally winter is time of the year when we see the most storms, flooding and water damage. Winter is also when we spend the most time indoors. Not surprisingly most residential house fires occur during winter. Kitchen fires make up about a quarter of all house fires – they commonly start from unattended cooking and can quickly spread. Use our handy checklist to improve the safety of your tenants and [rental house](#) from storm damage and house fires this winter.

- Clean the guttering and keep it clear of debris.
- Ensure any outside structures, such as trampolines and children’s play structures are secured to prevent them flying into your house during a storm.
- Keep trees trimmed and remove any overhanging branches. This will help to keep the gutters clear and prevent branches breaking off and damaging your home.
- Check window joinery and replace or repair any loose latches.
- Check the roofing, and arrange for loose tiles or iron to be secured
- Clean chimney flues annually and make sure heat pumps are serviced and cleaned regularly to prevent fires and ensure heating sources are operating efficiently.
- Consider installing safe and efficient heating sources. Tenants may even be happy to pay more rent in exchange for a heat pump.
- Consider removing curtains from kitchen windows as these provide an excellent fuel source for fire.
- Insist that tenants use camping type gas cookers outside only. When used indoors, these are both a fire hazard and health risk.
- Test smoke alarms at each property inspection. If tenants are removing the batteries considering replacing with a newer model that has a 10 year sealed battery.
- To reduce the risk of electrical fires, check power points for overloading. Where necessary consider installing additional power points. Faulty power boards are a common cause of fire.
- If your house has downlights installed prior to 2012, check that the ceiling insulation has the correct spacing around the lights to prevent overheating and fire.

While having good [landlord insurance](#) is an essential ‘safety net’, it is always best to be proactive in protecting your investment. Be sure to implement this checklist so that you can look forward to a trouble free winter.

Initio Insurance specialises in [landlord insurance](#), and has been a partner to [NZPIF](#) and the [Waikato Property Investors Association](#) since 2014.

Article courtesy of Initio Insurance