



**TotalProtect**<sup>®</sup>  
HOME WARRANTY

# EASY & EFFECTIVE HOME MAINTENANCE GUIDE





## Why Proper Maintenance is Essential

*Owning a home is still the American dream, but homeownership takes work. It requires maintenance and care to keep your home looking great, operating efficiently, and ultimately retaining its value.*

To properly maintain your home, you should set and follow a regular schedule. There are monthly, seasonal, annual and semi-annual activities and tasks that need to be done to keep your home systems running efficiently and your appliances protected from unneeded wear and tear.

If you are new to homeownership, you may not know or understand everything that needs to be done to maintain your home. If you recently built a new home and are under the impression that everything is new so you don't have to worry about maintenance for a long time, you may pay big bucks on repairs down the road. Preventive maintenance, with all the time and money it consumes, is still far more cost effective than the crisis management approach of waiting until something breaks and then scrambling to have it repaired. Preventive maintenance can avoid expensive repairs, extend

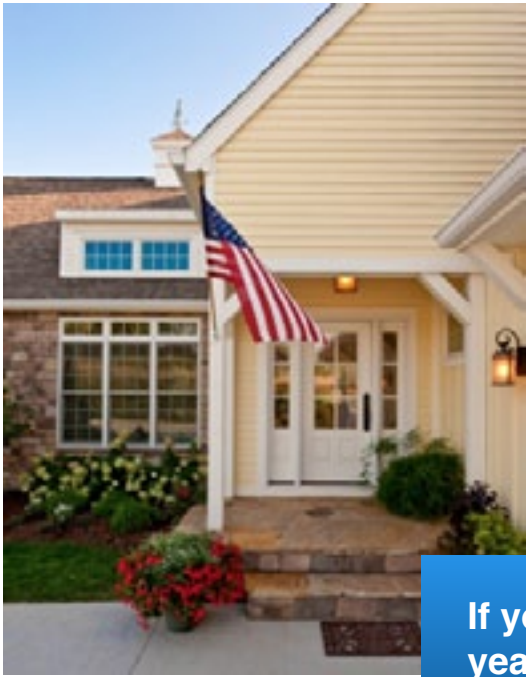
the life expectancy of your appliances, and in some cases, reduce energy consumption.

If you need another reason to properly maintain your home here it is: When something breaks down due to lack of proper maintenance, your home warranty plan typically does not cover the repair costs.



Many homeowners do not realize that **lack of maintenance is not covered by a home warranty policy or homeowner insurance policy**. That's right. As a rule of thumb, most home warranty plans do not cover system or appliance failures if you do not properly maintain the equipment. In addition, many will not cover preexisting conditions or failure due to improper equipment installation or modification.





**If you only do a few things every year to maintain your home, make sure these 10 are among them**

To help you maintain an efficient home and get the most of your home warranty plan, we've compiled this quick and easy guide to home maintenance. This guide is designed to act as a reference on how to properly maintain your home to save on costs, extend the life of your appliances and preserve the long-term value of your home.

Keep this guide handy and refer back to it during the year. We've even provided you with printable checklists for each month and season so you can stay on track.

## The 10 Most Important Home Maintenance Tasks

We all forget things from time to time, especially when it comes to household tasks and responsibilities. But there are some home maintenance tasks that should never fall by the wayside of our hectic schedules. If you only do a few things every year to maintain your home, make sure these 10 are among them:

**1. Clean dryer vents.** Making sure your dryer vents, lines and screens are free of lint is extremely important because build-up in any of these places can cause a fire. Keeping your dryer safe is very simple—just a couple easy steps:

- Clean the lint out of the lint screen after every load of laundry.

- Regularly inspect the vent and vent lines to make sure they are free of debris and air is flowing freely.

**2. Change HVAC filters once per month.**

Changing air conditioner and heater filters monthly will save on energy costs, extend the life of your systems and keep the air clean for your family. To easily remember when to change them, try writing the date on the filter.

**3. Check batteries in smoke, carbon monoxide and security alarms.**

These systems are in place to protect the health and safety of you and your family— and after all, what is more important than that? Make sure they are working at all times. Keep extra 9 volt and AA batteries around in case they need to be replaced.

**4. Maintain the septic tank.**

Your septic tank should be pumped every 3-5 years to avoid costly (and yucky) failures. If your septic system has a filter, it should be changed every 6-12 months. Most experts agree that adding bacteria or enzymes to the tank is not necessary if you maintain a good pumping schedule. For more detailed information on how septic tanks work, do's/don'ts and maintenance, check out the [EPA's Homeowner Guide to Septic Tanks](#).

**5. Clean the condenser coils on your refrigerator.** The most important refrigerator maintenance task is to clean the condenser coils at least every 3-6 months (more often if you have pets). When coils are dirty or dusty, your fridge has to work harder, which means higher power bills and shorter life expectancy. Keeping the coils clean can improve your refrigerator's efficiency by up to 30%!

The coils are located either on the back of the unit or underneath it, or behind a grill on the bottom front of the fridge. Use an old cloth or vacuum to clean dust and dirt from the coils.

**6. Do a walk-around.** Regularly inspect the outside of the house to check for any alarming changes. This will head-off any significant cost or damage that results from ignored issues like cracks in the siding, insect nests, flooding in low-lying areas, damage to outside electrical or plumbing lines, sinking foundation or any other changes observed on the outside of the house.

**7. Drain your water heater.** Once per year, drain the water heater to keep it clean and operating at peak efficiency.

**8. Check electrical circuits.** Every 3-6 months you should check that all your electrical circuits are working properly by turning them off and then back on.

**9. Mind the gutters.** This is a very simple task and one that goes a long way in maintaining the outside integrity of your home. A few times per year you should climb up on the ladder and get any twigs, leaves, toys and any other debris out of the gutters to ensure proper water flow. In the winter you should remove any large icicles to avoid damage to the gutters or the outside of the house.

**10. Keep things clean.** Cleaning may seem like one of those things you can put off until you have time, but it should never be forgotten. Part of the "pride of ownership" is keeping the inside and the outside of your home clean and free of debris and general buildup of dirt, dust and other materials. Letting the placen go without cleaning for any extended period of time will lead to rapid wear and tear all over your property. So keep tidy!

## Seasonal Maintenance Tasks

There are some home maintenance tasks that only need to be performed a few times per year, commonly when the weather changes and therefore the energy demands on your home change. The summaries here are guidelines based on common seasonal changes, but are not hard and fast rules. As the homeowner, you know your home and regional season needs and fluctuations, and should feel free to adjust your maintenance schedule to accommodate those needs.

Use this lists or the checklist included in the appendix as a to-do list for each season.

### Spring Maintenance (March - May)

Winter is over and it is time to get the house ready for warmer weather. You need to prepare the house for air-conditioning use and decreased energy efficiency due to hotter, more humid conditions, and to clean up any damage left from the rigors of winter.

**Conduct annual maintenance of air conditioner.** Call in a pro to clean out and check you're A/C before the hot weather arrives. Annual servicing will dramatically improve your energy bills and prevent breakdowns in the future. It really is time and money well spent.

**Conduct refrigerator maintenance.** The most important refrigerator maintenance task is to clean the condenser coils at least every 3-6 months (more often if you have pets). When coils are dirty or dusty, the fridge has to work harder to keep cold, which means higher power bills and shorter life expectancy. If your refrigerator/freezer has a water dispenser or icemaker, you should replace the water filter every 6 months or according to the manufacturer's recommendations. Be sure to also clean the drip pan and check the door seals.



- ✓ **Clean garbage disposal blades** by grinding up some small ice cubes.
- ✓ **Check the circuits in your electrical system** every 3 months by turning them off and then back on.
- ✓ **Check for drips and other leaks from plumbing fixtures** by inspecting areas around and below all faucets and showerheads.
- ✓ **Check weatherproofing around windows, doors and the roof for any leaks or cracks.** This is especially important to do when the weather changes from season to season. Be sure to check the caulking and weatherstripping. Broken or cracked panes of glass should be replaced. The finishes should be checked for paint deterioration and rot (particularly sills). It is also a good idea to clean the window wells.
- ✓ **Test sump pumps** to ensure they are working properly.
- ✓ **Check the toilets.** Make sure toilets are properly secured to the floor, listen for leaks or continuous running—toilets that run can use up huge amounts of water—up to 200 gallons a day!
- ✓ **Test the water heater** using the test lever on the pressure relief valve. This lever should be tested every 3 months or so to ensure that the pressure relief valve is not seized.
- ✓ **Clean the gutters.** Make sure all leaves, branches, toys and any other debris are out and water can flow freely through the gutters.
- ✓ **Check for gutter, attic and roof for damage or cracks.** Patch any holes or damage immediately.
- ✓ **Clean exhaust fan filters, fan housing and outlet.**
- ✓ **Clean ovens and ranges** (as needed).



## Summer Maintenance (June – August)

Who can think about winter when it's summertime and temperatures are soaring? It may sound crazy, but now is the best time to prepare your home for whatever comes your way when Old Man Winter arrives in a few short months. By following these basic maintenance tips, your home systems are more likely to function properly when you need them most.

☑ **Thoroughly check your heating system.** The last thing you need during a long, cold winter is for your heat pump to fail.

- Get your heating system inspected and cleaned by a professional.
- Make sure there are no floor-length curtains or furniture covering air vents in the floor or blocking airflow. This is inefficient at best, and when the heat is on, it can be dangerous. Furniture and drapes placed over heating vents can sometimes catch fire.
- Refer to your system's maintenance guide for any specific recommendations or requirements from the manufacturer.
- Take your heating system for a test run. You'll only need to run it for about 30 minutes—just long enough to listen for any unusual noises and look for any leaks.

☑ **Check the plumbing system.** Again, you want to be sure everything is working properly before the cold weather arrives.

- Certain pipes are more susceptible to freezing, including those near on outside wall or in areas of your home that are not heated, such as a basement. Be sure to insulate these pipes and exposed plumbing fixtures.
- To keep the outdoor and crawl space pipes from freezing, wrap them with electric heat tape or insulation.



- Locate the master shutoff valve and ensure everyone in the house knows where it is in case a pipe bursts and you need to turn off the water for the whole house. This location varies from home to home, but is typically located where the water service line enters your home.
- If you are on public water and have a meter box, be sure to keep it covered with its lid so it doesn't freeze.

☑ **Check exterior exhaust ducts are clear** of dirt, debris, pests or other blockages.

☑ **Clean garbage disposal blades** by grinding up some small ice cubes.

☑ **Clean ovens and ranges** (as needed).

☑ **Shut off the water supply to humidifiers** during the summer months.

☑ **Check the circuits in your electrical system** by turning them off and then back on.



## Autumn Maintenance (Sept – Nov)

By now you should have your plumbing and electrical systems checked and prepared for winter—if not, now is the time to finish up.

- ✓ **Get annual maintenance check on heating system.** Just like your A/C, your heating system needs an annual servicing from a qualified professional. A little prevention goes a long way to avoiding expensive breakdowns.
- ✓ **Shut off outdoor water faucets** if you are in a climate where freezing occurs. Shut them off now to avoid a surprise early freeze, which could cause pipes to freeze over and burst.
- ✓ **Turn on the water supply to the humidifier** during the months when you will need to heat the house.
- ✓ **Conduct refrigerator maintenance.** Remember, the most important refrigerator maintenance task is to clean the condenser coils. Change the water filter. Clean the drip pan and check the door seals.
- ✓ **Clean garbage disposal blades** by grinding up some small ice cubes.
- ✓ **Clean ovens and ranges** (as needed).

- ✓ **Check the circuits in your electrical system** by turning them off and then back on.
- ✓ **Check for drips and other leaks from plumbing fixtures** by inspecting areas around and below all faucets and fixtures.
- ✓ **Check weatherproofing around windows, doors and the roof for any leaks or cracks.** Check the caulking, weather-stripping and finishes for cracking or deterioration. Clean the window wells. Seal doors and windows.
- ✓ **Check the toilets.** Make sure they are properly secured to the floor, and listen for leaks or continuous running. Check grout for cracks.
- ✓ **Test sump pumps.**
- ✓ **Test the water heater** using the test lever on the pressure relief valve. Drain to remove sediment from tank.
- ✓ **Clean the gutters.**
- ✓ **Check for gutter, attic and roof for damaged roofing or cracks.** Patch any holes or damage immediately.



## Winter Maintenance (Dec – Feb)

Winter is here. When the snow and ice come it is important to monitor your plumbing systems for freezing, and keep unnecessary weight from your roof and gutters.

- ✓ **Remove large icicles** from the gutters.
- ✓ **Monitor snow build-up on the roof.** Excessive snow pack can cause roof damage.
- ✓ **Keep sidewalks and driveway clear of snow and ice.** Using salt or sand can prevent water from freezing in small cracks and cause bigger cracks.
- ✓ **Clean garbage disposal blades** by grinding up some small ice cubes.
- ✓ **Clean ovens and ranges** (as needed).
- ✓ **Check the circuits in your electrical system** by turning them off and then back on.
- ✓ **Check for drips and other leaks from plumbing fixtures** by inspecting areas around and below all faucets and fixtures.

## Monthly Maintenance

To keep systems running at optimum efficiency, extend the life of your appliances, and maintain the wellbeing of your family, follow this monthly maintenance schedule. These tasks are very simple and fast and could be all done easily on a weekend morning.

- ✓ **Test automatic garage door openers** and adjust to reverse in the event of an emergency.
- ✓ **Change or clean air filters.** On forced-air systems the filter should be changed every month. Electronic filters should be checked and cleaned as needed. Be sure the filters are replaced in the correct orientation after cleaning.
- ✓ **Cut back trees and shrubs** from the house walls, roof and air conditioning system as needed.
- ✓ **Clean dryer line** and wash the lint screen.
- ✓ **Test fire-extinguisher** pressure gauges.
- ✓ **Test smoke and carbon-monoxide detectors,** and security alarms.
- ✓ **Clean appliances.**





## Annual Maintenance

If there is one area where many homeowners fall behind, it is the annual duties of home maintenance. A year goes by so quickly and it is easy to forget the annual services that are necessary to avoid repairs and breakdowns. Using this handy list and the checklists in the appendix as reminders—hang them on your fridge or make a note in your household calendar at the same time every year to print one off, review and schedule needed services.

- ✓ **Replace the batteries in smoke detectors.** Remember, even recent hard-wired smoke detectors have backup batteries that must be replaced.
- ✓ **Drain your water heater** to keep it clean and operating at peak efficiency. If you heat with hot water, check the coils inside the heating units. Also check your furnace or boiler and oil the motor where indicated.
- ✓ **Check the main electrical panel** for rust or watermarks, which indicate moisture penetration. All fuses should be tightened. If the panel is warm or emits a burnt smell you should call an electrician right away. Also make sure the area around the panel is kept clear of boxes or other obstructions.

- ✓ **Have electric furnaces and boilers inspected** by a qualified technician to ensure all components are operating properly and no connections are loose or burned.
- ✓ **Have gas furnaces and boilers cleaned** and serviced by a qualified technician.
- ✓ **Check wood stove chimneys and flues** for creosote build-up or other debris and cleaned. If there is any doubt about the safety of a wood stove, contact a building inspector.
- ✓ **Inspect the attic** for leaks, pests, rot, mildew, fungus and water stains, especially in the eaves and on the underside of the roof sheathing. Check to make sure the insulation is not wet. Check for bare spots and ensure that insulation is not covering pot lights, which could be a fire hazard.
- ✓ **Inspect well equipment semi-annually.** Also perform a periodic water-quality test.
- ✓ **Vacuum the dryer exhaust** duct to keep it clear of lint build-up that could become a major fire hazard.
- ✓ **Clean the tracks on horizontal sliding doors** and windows annually, and ensure the drain holes are clear.



## Energy Saving Tips

It is more important than ever to do what you can to conserve energy—it's good for the planet and your wallet! Although heating and cooling account for nearly half (43%) of our energy bills, you need to take a whole-house approach to determine which parts of your house use the most energy. Here are a few useful and simple ways to increase your energy efficiency in your home and save on those energy bills!

- **Ensure your home has adequate insulation.** Check insulation levels in your attic, ceiling, walls, floors and crawl spaces.
- **Look for cracks and gaps around your windows, doors, ceilings, walls and floors.** Of the air that seeps into and out of your home, 31% of it does so through openings in your ceilings, walls, and floors; 21% goes through windows and doors.
- **Properly maintain your heating and cooling systems, and your major appliances.** By maintaining them correctly you keep them working at top performance, which means they use less energy.
- **Use dimmers, timers and sensors to reduce energy usage from lighting.** Placing dimmers and sensors in high-use areas, or places where the lights are often left on, can reduce energy consumption dramatically.
- **Switch to compact fluorescent light bulbs.** Because they last 10x longer than regular bulbs, each bulb can save \$30 in bulb cost, and enough energy to light 3 million homes!
- **Turn off lights and home electronics when they're not in use.** Unplugging them saves even more energy.
- **Install a programmable thermostat in your home to regulate temperatures.** Set a schedule for your thermostat so it automatically adjusts for periods when no one is home or at night when everyone is asleep.
- **Keep window coverings closed during the day when you're running the air conditioner.** This prevents sunlight from heating the house, which forces you're A/C to work harder.
- **Keep window coverings open during the day when you are running the heat.** This lets the sunlight and heat in and helps heat the house so the furnace doesn't have to work as hard. At night, close them to reduce the chill from cold air around the windows.
- **Turn down the thermostat on your hot water heater.** A setting of 120 degrees is sufficient for most people.
- **Repair leaky faucets** immediately to avoid wasting water.
- **Take showers instead of baths.** Showers use, on average, half the amount of water as baths.
- **Install low-flow faucets and showerheads.** Low-flow showerheads use half the water as a regular showerhead.
- **Fill the washers before running a cycle.** Only wash dishes or clothes when the dishwasher or clothes washer is full. Running it when it is not full just means you'll have to do another load sooner, and another load means using up more power.
- **Check and clean the fridge and oven door seals and gaskets.** The seal should be tight every time you close the door. If it's not, then you have air leaking out and in, which makes appliances work harder. To clean seals and gaskets, use an all-purpose cleaner or use a mix of vinegar and water. To make the seal glide smooth at points of contact, use a spray such as PAM on the gaskets.
- **Maintain recommended temperatures in the fridge and freezer.** The ideal temperature for the refrigerator is 37° to 40°F, and the ideal freezer temperature is 5°F.



## Insurance vs. Warranty

Many people mistakenly believe that homeowners insurance covers everything on their property and in their house, under any circumstance. Unfortunately, many find out what their homeowners policy covers – or doesn't cover – when they have to file a claim. Many times this loss involves the breakdown of a home system or a major appliance, neither of which are covered by homeowners insurance.

## Home Warranty as Gap Insurance

A home warranty plan picks up where homeowners insurance leaves off. This type of “insurance policy” protects homeowners against the high costs of repairing or replacing major home systems and appliances in the event of a mechanical failure.

### Homeowners Insurance Covered Items and Events

Items and events covered by homeowners insurance may vary by state and policy but generally include:

- Structure and contents of the house.
- Personal property such as indoor and outdoor furniture, clothes and home electronics such as computer, TV, stereo, etc. Jewelry may be covered up to a certain value, or it may be excluded.
- Living expenses if your home is uninhabitable as a result of a natural disaster.
- Covered events (named perils) include theft, vandalism, fire, windstorm, lightning, hail, falling objects and smoke. Floods, earthquakes and termite damage are typically not covered, or are covered by a separate policy.
- Personal injury liability in the event that someone gets hurt on your property.

### Home Warranty Covered Items

Items covered by a home warranty may vary by company and plan but typically include:

- Heating, ventilation and air conditioning system (HVAC)
- Electrical system
- Plumbing system
- Water heater
- Kitchen appliances such as refrigerator, stove/oven/range, dishwasher, microwave, garbage disposal, trash compactor
- Clothes washer and dryer
- Garage door opener
- Coverage for pools, spas, well pumps and other items may be available for an additional fee

While both homeowners insurance and home warranty plans may be financed through your mortgage, homeowners insurance is required by your mortgage company, but a home warranty is not. To avoid expensive repair or replacement costs, you should consider purchasing a home warranty plan that covers the breakdowns in your major home systems and appliances. Prices vary among companies and coverage, but the small monthly fee and service call charge is well worth it when you need service.



## Home Sweet Home

Homeownership can be one of the most important and rewarding investments you make in your life, but it comes with ongoing responsibilities. To preserve the value of your home and avoid costly repairs down the road, stay up to date on your home's maintenance needs, and consider a home warranty plan.

While every appliance will need to be replaced sooner or later, and homes do require repairs as they age, the better you maintain your home, the fewer and farther between those costs and repairs will be.

To learn more about home warranty and home servicing plans, please visit our website:

[www.totalprotect.com](http://www.totalprotect.com)