

Your Home Health Checklist



To help you stay on top of wear and tear around your home, print out this checklist and tick off each action as you complete the tasks.

Wet Zones

Failing or lack of sealant

Check the silicone sealant, especially around the base of the shower and around the basin, to make sure it isn't separating from the tiles or sink. If you find sealant damage, call your local tiler or plumber to reseal the affected areas.

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Deteriorated grout

Check your grout for any mould, damage or deterioration, including gaps or chips in the grout. Clean your tiles and thoroughly remove any mould. If you find any damage, call your local tiler or plumber to regrout the affected areas.

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Leaking plumbing and pipes

Check for any leaks under the sink and around taps, toilets and shower heads. If you find signs of a leak, call your local plumber to fix the issue before it becomes a bigger problem. Check water bills to identify any unexplained increase in water use. If you find a leak or signs of a leak like water damage, changed water pressure or an unexplained increase in water use, call a licensed plumber to investigate and fix the issue as soon as possible.

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Failed waterproof membrane

Check for signs of damp or mould on the adjoining wall of a shower or the ceiling under a shower in a two-storey house. If you find signs of a failed waterproof membrane, call a local tiler or waterproofing specialist to investigate and fix the issue.

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Corroded flexi-hoses

Check flexi hoses used to connect kitchen and laundry appliances and toilet cisterns to the mains water supply. Inspect for corrosion, deterioration and swelling. Contact your local plumber to replace flexi hoses that are worn or damaged to reduce flooding risk.

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Living

Surface damage

Check for bubbling or fading paint, dents, scratches or scuff marks on walls and floors. Perform regular cleaning and maintenance. If you find structural damage, hire a local builder to investigate and fix the issue.

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Windows and seals

Check your windows for signs of damage, such as drafts, condensation between panes and problems closing and locking them securely. If you find any damage, call your local window installer to repair your windows and seals.

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Mould

Mould often appears as spots or stains on walls and ceilings. It can also grow in hidden areas like wall or roof cavities or subfloors with a musty or 'mouldy' smell as the only clue. Hire a licensed tradesperson to investigate and fix the underlying cause such as a leak (e.g. roof, plumbing, air conditioner, failed waterproofing), poor subfloor ventilation or a lack of natural light and ventilation. Follow safe cleaning practices to remove it or hire a professional mould cleaner.

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Structural elements

Cracks appearing

Check for internal and external cracks that run horizontally or diagonally or that have appeared near doors and windows. Monitor hairline cracks for growth. If you are concerned, contact a licensed builder to investigate.

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Uneven floors

Check for signs of an uneven floor, like doors and windows sticking, gaps between the floor and skirting board, floorboards lifting, cupping or separating, creaking or springy floors or rolling objects that move in a particular direction. Contact a licensed builder to investigate and fix the underlying issue before it becomes a bigger problem.

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Roof problems

Check ceilings for stains or sagging. Check for damage to roofing, moss, debris around skylights or valleys, sagging and loose or damaged ridge capping and flashings. Check the roof cavity and visually inspect the roof exterior from the ground or a safe vantage point. Have your roof checked annually and get any issues fixed as soon as possible by a licensed builder or roofer.

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Outdoor

Overhanging branches or shrubs

Check for overhanging trees or shrubs that are dead, diseased, warped or growing too close to power lines or your home. Trim dead or overhanging tree branches regularly. Seek approval from neighbours and council if required. For tall trees or branches near power lines, hire a qualified arborist.

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Water draining and pooling

Check for water pooling around your home's foundation, slow drainage and damp. Ensure air conditioner and hot water system overflows are directed away from your foundation. Hire a builder or landscaper to fix water drainage issues in hard landscaped areas.

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Clogged drains and gutters

Check for signs of slow drainage, unusual sounds like gurgling from drains, water backup, visible debris, and overflowing and sagging gutters. Clean your gutters, downpipes and drains at least twice a year to ensure water flows safely away from your home.

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Fences and retaining walls

Check garden fences and retaining walls for structural damage like cracks, leaning and damp. Perform regular cleaning and maintenance (painting, pressure washing) and repairs. Hire a builder or landscaper if you need assistance with repairs, drainage issues or problems with tree roots.

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Termites

Regularly check for signs of termites, like mud tubes, frass (droppings that resemble sawdust) and discarded termite wings. Notice hollow-sounding timber and sagging floors. Fix wall cracks and leaks and keep gutters and drains clear. Make sure subfloor areas are dry, well-ventilated and clutter free. Avoid placing firewood, mulch or garden beds against the house. If you spot signs of termites, don't disturb them - contact a licensed pest professional as soon as possible. Book a professional pest inspection each year and follow their advice.

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To learn more about wear and tear, what's covered and not covered, read the Product Disclosure Statement for your policy. You can also check the policy booklets page on the NRMA Insurance website.