



Australian Government
Department of Veterans' Affairs

Defence Service Homes Insurance Scheme



Home

Maintenance Tips



Cover plus the Care

The cover plus the care

Your home is probably the most valuable asset you have. Protecting and caring for it should be a priority.

The Defence Service Homes Insurance Scheme is designed to provide you with home and contents insurance policies that give you the protection your house needs, but also to help you ensure your home stays in tip top condition, ready to serve you well for the years to come. It's the cover plus the care you want and deserve.

This guide to maintaining your home will help you protect your asset and help you put into place regular, routine maintenance that won't take up too much time, but will extend the life of your house.

Deterioration can happen fast and can affect the value of your home as well as your safety. All insurance policies require that you keep your home in good order and repair, so if damage to your home is due to wear and tear, it may affect the assessment of your claim.



The condition of your home also affects its value. It's important to make sure your home keeps its value so your investment is protected. If you feel that the maintenance of your home is getting on top of you, give the Veterans' Home Maintenance

Line (VHML) a call on 1800 80 1945 they are happy to offer advice on repairs and maintenance and help with trade experts. They will also provide you with the names of contractors if there are repairs you need to complete on your home.



What's up top?

Regularly check your roof tiles (cement and terracotta) for cracking, lifting or any type of movement. The roof's bedding and pointing (or mortar) might have an average life of 10 to 15 years, but if your house is exposed to the elements, or there is general soil movement around your house, this may further reduce the life of bedding and pointing.

Moss growing on tiles is not usually a problem. If the growth is very heavy however, you may have a problem if the moss washes into the gutters and causes a blockage.

Metal and lead flashings also need regular checks for metal fatigue, rust and other signs of deterioration. Metal roofs can lift at the laps and joints allowing water to get inside. Rust on metal roofs can also be a problem as it destroys the protective surface coating and reduces the life of the roof.

Roof damage can be checked quickly by looking through the internal roof space. Light will filter



through any defects, holes or openings. Corrugated iron roof sheets should be fixed with screws rather than nails: Nails are more likely to pull out again.

If you need help or advice, check with a tradesperson or roofing specialist. Don't attempt to climb

up on your roof unless you have someone to assist you with a ladder, or to call for help in an emergency. Walking on tiles and metal can easily cause damage and climbing on wet roofs is very dangerous. If you have any doubts, call VHML for advice.

Gutters and downpipes

Gutters and downpipes should also be checked regularly for blockages, rust and other signs of deterioration. Blocked drains caused by leaves or even tennis balls are very common and can cause overflows and flooding back into the roof cavity.

Try to check your gutters and downpipes every three months or more frequently if you have overhanging trees or shrubs. It's even better to prune trees and shrubs away from the roof and to remove any loose bedding or pointing. This will reduce the time you need to spend clearing away debris.

Gutters and downpipes that are left blocked will fill up with water and start to rust. In heavy rain, that could even cause damage to the inside of your house.

“If your house is damaged as a result of blocked gutters or downpipes, it may affect your insurance cover”

Protect against fire

Kitchen fires are one of the biggest risks of damage to property and many start because fat or oil catches alight after being over heated. Safe cooking will greatly reduce the risk of an accident, always watch your pots and pans while they are on the heat and while using the grill, stove or hotplate, be careful not to leave it unattended. Replace saucepan deep fryers with an electric deep fryer.

If a fire does occur in your kitchen, it will rapidly spread to other areas of the house unless it can be quickly contained. Install a dry chemical fire extinguisher and keep a fire blanket within easy reach. Contact your local fire brigade for advice and a visit to check your home for fire safety.



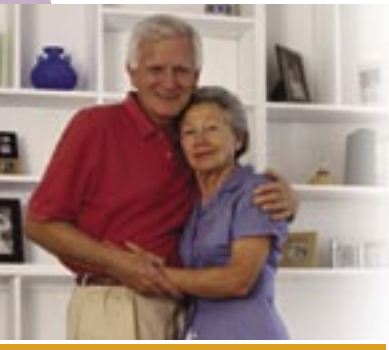
Check electrical appliances

Never use damaged electrical appliances or electric leads. As your appliances grow older, they should be checked and repaired by a qualified electrician or tradesperson to make sure they are safe to use. Frayed electrical cords and circuits overloaded with double adaptors are a high risk. A qualified expert should also check electric fans and dryers that are more than ten years old.

Safety switches and circuit breakers are a great safety investment. Get some advice on installation and operation to make sure they are working.

Smokers beware

Smoking in bed, and old or poorly maintained electric blankets are the most common causes of fire in the bedroom. Always turn off electric blankets and store them flat over the summer when they are not in use. Never smoke in bed - bedding and furnishings are highly flammable and often give off toxic fumes when burning.



“Always keep matches and lighters out of reach of children.”

Install smoke detectors

Smoke detectors are essential in any home and are one of the best ways of alerting you to a fire, especially if you're asleep when smoke inhalation is more likely to kill than flames.

Your local fire brigade will be happy to advise on the best type of smoke detector to use, and the best locations for detectors throughout your house.

Smoke detectors can be wired into your home's electrical cabling or you can install a battery-operated model. Remember to check the life span of the battery and ensure you have a reminder in place to check and replace it.

Bush fires

If you live in an area where bush fire or grass fires are a danger, you should contact your local fire authority for advice on keeping your home, as well as yourself, safe. Use the following checklist to help minimise fire risk:

- Keep ground fuels, such as long, dry grass, dead leaves, branches and thick undergrowth, cleared from around the house;
- Make sure gutters are clean of leaves and sticks;





- Roofs should be firmly fixed and free of dry leaves and sticks;
- Prepare a firebreak around your house. For example, a well maintained lawn can act as a good fire break;
- Install screens and shutters on windows and doors and, if possible, enclose sub floor spaces;
- Remove flammable items from around the house including woodpiles and other items such as paper, boxes, crates, hanging baskets and wooden garden furniture;
- Keep propane gas tanks vented and well away from the house;
- Inflammables such as petrol should not be stored in breach of local authority limits and must be in proper containers;
- Make sure your fire brigades telephone number is kept near your telephone.

Check water supplies and fire fighting equipment

- Ensure hoses are long enough to reach all sides of the house when attached to the tap;
- Use heavy duty hoses with wide spray nozzles;
- During a fire, mains water could be in high demand. It is advisable to reserve water supplies from a tank, dam or swimming pool. Try to store water in the winter months;
- Fit gate valves to water tanks and to portable pumps. These valves should be compatible with equipment used by the fire brigade;
- Check portable petrol and diesel pumps regularly to make sure they start easily;
- Install a sprinkler system in your garden.

Gas and electrical

Make sure your utility services are in good order and report gas leaks immediately to your gas supplier.

Electrical fuses or light globes that blow regularly could indicate a wiring problem that needs fixing.



In older homes, deteriorating insulation can create danger for electrical wiring. Check when replacing light fittings for any sign of disintegrating insulation.

If you are renovating, ensure new wiring is installed so those extra appliances don't overload the existing system. If your home is old, you should also have the wiring checked to ensure it complies with current regulations.

“Never attempt any electrical rewiring – always contact a licensed electrician”

Sanitary fittings and water pipes

Galvanised iron water pipes are common in many older homes and have a limited life span. If your water pressure drops significantly, it could be a warning sign that your pipes need replacing. All pipes over 25 years old should be checked regularly for signs of deterioration. A pressure test can be undertaken by

your plumber to confirm leaking pipes. Leaking shower recesses can cause rot and other structural damage so take a close look at your shower for any signs of cracking in wall or floor tiles. Tile grout that is in poor condition will also allow water to pass through



the recess, and cracked shower screens and leaks around the screen will also need fixing.

Musty smells or dampness anywhere in your house need to be checked. Take a look under the floor for leaks or ponding, as your insurance policy may not cover damage that occurs from a fault being left unattended.

To prevent damage from a burst hose, dishwashers should be connected to the water service with solid copper pipe rather than a rubber hose. If your dishwasher is connected with a hose, check it every few years for signs of deterioration.



Poolside

Pool owners must take special safety precautions. The pool area must be properly fenced with childproof locks, and gates must never be left propped open. Also ensure anything that could be used to climb over the fence is kept stored away. Children must never be left unattended while using or playing near the pool.

“Check local requirements to ensure your fence conforms with current regulation”



Patios and steps

Take simple steps to make sure paved areas are maintained to prevent slips or falls. Trim overhanging trees and shrubs, and regularly sweep rubbish from pathways. Drain surface water to prevent pooling.

“Check any exposed wooden steps for signs of rot – if they collapse while being used they could cause a serious injury.”

Glazing

Glass in doors and windows should comply with impact safety requirements to help prevent injuries should someone fall through. Clear glass should be marked with a motif or other decorative treatment so the glass is visible.

Prevent glass fractures in the shower by ensuring that hot water doesn't run directly onto a glass shower screen. This is particularly important when the glass is cold.

Is your house unoccupied?

Protect your home from thieves and vandals if you are leaving it unoccupied. Notify your neighbours that you will be away and give them your contact details in case of an emergency. Arrange for your garden to be maintained and make sure all mail is redirected and your newspapers and milk cancelled.

Ask a neighbour to clear junk mail from your letterbox and notify the police that you will be out of town. Check that all doors and windows are securely locked and shut off the utility services at the main switch.

If your home is unoccupied for more than 60 days you normally must notify your insurance company. Defence Service Homes Insurance Scheme policyholders need only notify after more than 90 days.

Help with maintenance

Need help or advice with property maintenance and referrals to reliable tradespeople?

The Veterans' Home Maintenance Line (VHML) provides advice on general home maintenance matters and local referral to reliable and efficient tradespeople with appropriate qualifications, and both professional indemnity and public liability insurance



cover. It is a toll free information and referral service available to all members of the veteran community.

The VHML service can also arrange inspections to identify current or future maintenance problems and where possible, we'll link you to Government subsidised services.

Call 1800 80 1945 for information. Property maintenance and home inspection advice is available during business hours, while advice on property emergencies is available 24 hours a day.

The VHML advice is free, but charges apply for any work undertaken by tradespeople including call out fees. The VHML does not give financial or legal advice, nor is it able to answer questions about pensions or other Veterans' Affairs matters.

For more information regarding Defence Service Homes Insurance Scheme contact your local office on our toll-free number, from anywhere in Australia, on 1300 552 662, visit our website www.dsh.gov.au or write to the addresses listed opposite.



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WODEN ACT
2606

New South Wales

GPO Box 1504
SYDNEY
NSW 2001

Victoria

GPO Box 1987R
MELBOURNE
VIC 3001

South Australia

GPO Box 319
ADELAIDE SA 5001

**Queensland/
Northern Territory**

GPO Box 498
BRISBANE QLD 4001

Western Australia

GPO Box L885
PERTH WA 6842

Tasmania

GPO Box 481
HOBART TAS 7001



Technical advice is available during working hours from your local fire brigade, electrical supplier, building registration centre or council. Please check your telephone directory for contact details.

Emergency telephone numbers

Fire brigade: _____

Police: _____

Ambulance: _____

The Veterans' Home Maintenance Line: **1800 80 1945**
www.dsh.gov.au

Add frequently used telephone numbers below:

State electricity service: _____

Hospital: _____

General Practitioner: _____

Specialist: _____

Vet: _____

Electricity: _____

Gas: _____

Relatives, friends and neighbours _____

