

10 Ways to Prevent Michigan Home Insurance Claims

Download our free Homeowner Risk Prevention Checklist for more tips!



Insulate Pipes

Use foam sleeves to protect pipes from freezing in winter



Clean Gutters

Clear gutters and extend downspouts to prevent water damage



Test Smoke Alarms

Check smoke and CO detectors monthly; change batteries



Inspect Wiring

Have a licensed electrician check for fire hazards every few years



Trim Trees

Prune branches each year to avoid storm damage to your roof



Fix Trip Hazards

Repair loose paving, shovel snow, and keep walkways safe



Install Lighting

Use motion-detector lights to deter thieves around your home



Store Valuables

Keep valuables above flood level; consider a home safe



Fix Trip Hazards

Repair loose paving, shovel snow, and keep walkways safe



Document Belongings

Take photos or video for a home inventory



Download Free Checklist