

TUESDAY, 18 JUNE 2024

HOW PRE-EXISTING DAMAGE CAN AFFECT A HOME INSURANCE CLAIM

The home you live in is typically your most valuable asset, so it's important to take steps to maintain your home to help if you need to make an insurance claim for an insured event.

RACV General Manager Home Bill Bloodworth said the purpose of making a claim under your home and contents policy is to restore you to the position you were in before the damage took place.

"This means that home and contents insurance generally doesn't cover damage that existed before the claim took place — known as pre-existing damage," Mr Bloodworth said.

"It's essential to familiarise yourself with what is covered by both your home and contents insurance by checking the product disclosure statement. Loss, damage, injury or death arising from rust, corrosion, gradual deterioration, depreciation, wear or tear is not covered by RACV Home Insurance.

"For example, if the roof of your house is already damaged and there is a major storm, your insurance claim generally won't cover repairs. Not maintaining your home can increase the risk of incidents occurring, and even the severity of the damage.

"Properly maintaining a home involves more than just cleaning and tidying up. Comprehensive home maintenance helps protect the home's structural integrity and functionality, keeps residents safe and avoids wear and tear that may impact a home insurance claim."

RACV has the following advice to ensure your home is on the right path to being well maintained:

1. **Clear your gutters** – It's important to remove debris from your gutters every six months (or more often if you have lots of vegetation overhanging your roof). This will help prevent leaking and water potentially damaging your ceilings or walls.
2. **Inspect your roof** – Get a qualified professional to check your roof every year to identify any damage. A damaged roof can quickly lead to damaged ceilings, walls and contents. In between inspections, watch out for drips or water stains on your ceiling and walls and call a professional immediately if you find them.
3. **Check your flexi-hosing and plumbing for leaks** – Water stains or dampness around water systems and fixtures, rust on pipes, mould and calcification at the base of taps can all point to water leaks. Fix water leaks immediately, and regularly get your flexi hosing (which connects your fixtures and appliances to the main water supply) checked for damage.

4. **Keep pests out of your home** – Keep pests away by properly disposing of food scraps and pet waste and promptly fixing any leaks or damp spots. Having your property inspected once a year by a licensed professional can help you discover pest infestations before they cause structural damage.
5. **Guard against mould** – Mould, unless arising from loss or damage from a listed event, is excluded from RACV Home Insurance cover. Moist and damp areas are at risk of growing mould, such as bathrooms, laundry and kitchens. Learn how to safely remove mould at home so the problem doesn't worsen.
6. **Service your appliances** – By keeping your appliances serviced, you can help prevent faults that may lead to house fires or other adverse events. Test your smoke alarms and replace them as needed.

Safety is paramount. If the home maintenance job requires specialist equipment, training or a licence, is dangerous or you think it may be beyond your skill or physical ability, always get a licensed tradesperson to do it for you.

-ENDS-

Further information

High-res images are available for use, please email the RACV media team.

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