

Your essential Monthly home maintenance guide

At Allianz, our goal is to ensure that you feel confident and prepared for whatever lies ahead. Keep your home maintenance schedule on track with these monthly tasks.

Home maintenance affects your insurance policy

Overlooking regular home maintenance may lead to problems with your property and could potentially affect your insurance claims. If you regularly maintain your property, you're less likely to have issues with your insurance coverage.

Enjoy the benefits of a well-maintained property

A well-maintained property is a safer environment for you and your family. Whether you're fixing wear and tear, leaks, or other problems, you're helping to future-proof your property and make it resilient.

Bathroom

- O1 Clean and check your tiles, grout, cupboards and other bathroom fittings.
- O2 Check taps, shower heads and toilets for leaks.
- O3 Check under vanities and basins too for signs of water staining or dripping pipes.

Kitchen and Laundry

- O4 Clean and check your tiles, grout, cupboards and other kitchen fittings.
- O5 Make sure your clothes dryer is well ventilated and remove lint from the filter.
- O6 Inspect flexi hoses for small leaks that may show as drops of water around the hose.
- **07** To help prevent mould, don't hang wet clothes in living areas or bedrooms.

Ventilation

- O8 Air your home on dry, sunny days by simply opening your windows.
- Use an exhaust fan in your kitchen, bathroom and laundry to reduce moisture. If you're considering installing one, contact a professional builder.

General repairs

10 Check electrical sockets for frayed cords, overloading, loose-fitting plugs, and cracks in switches. If you need any repairs, always call a registered electrician.



Your essential Quarterly

home maintenance guide

A few regular checks each quarter may help you spot and fix any potential issues.

Bathroom

- O1 Check all plumbing fixtures for leaks, water damage or mould. As this can be difficult to spot, look for discolouration on plasterboard or new 'bubbles' in old paintwork.
- O2 Blockages can develop in pipes that aren't used much, so run water through drains and toilets regularly.

Ventilation

O3 To keep exhaust fans working effectively, remove any dust or lint from the vents to prevent moisture build-up.

Exterior

- **04** Remove any leaves or debris from drains, downpipes and gutters that could potentially cause blockages.
- O5 Check gutters and consider installing gutter guards. While easier to maintain, gutter guards should be flushed every year to remove dust and debris.
- Make sure water flows away from your property, including sheds and granny flats, during rainfall. Water draining towards your property could harm its foundations.

Pests

- O7 Check your property and its surroundings for signs of termites and pests.
- O8 Seal entry points to prevent infestations. Arrange pest control, if necessary.



Your essential

Six Monthly

home maintenance guide

To keep on top of areas that may start to show wear and tear, make these checks every six months.

Bathroom

- O1 Inspect and replace any cracked tiles or damage to your shower base.
- O2 Check the silicone sealant, especially around the base of the shower to make sure it isn't separating from the tiles.
- O3 If any walls back onto wet areas, check inside cupboards and behind bathroom fittings to make sure water hasn't seeped through.

Kitchen and Laundry

- 04 Test your smoke alarms and replace the batteries if needed.
- **05** Replace any fire extinguishers or fire blankets if needed.
- O6 Check your dishwasher and cabinets for any signs of leaks or water damage, such as swollen cabinetry or pooling water.
- O7 Does your fridge need a good clean? A thorough clean should include coils and drip trays.
- O8 Clean your clothes dryer filter screen. Rinse this out monthly during the colder months when it's used more often.

Exterior

- O9 Trim trees and shrubs near your house, fences or sheds to help prevent damage from falling branches, clogged drains or gutters.
- 10 If you have solar panels, consider getting them checked for any build-up of leaves or debris to reduce any potential fire risk.



Your essential Yearly home maintenance guide

Try to schedule these checks every year and consider hiring a professional to help you with more complex home repairs and maintenance.

Bathroom

- **01** Remove your shower heads and clean them to remove any sediment build-up.
- O2 Check pipes, taps and toilets for leaks.

Kitchen and Laundry

- O3 Call in a licensed plumber to inspect your flexi hoses to decide if they need to be replaced. For more information about flexi hoses, see our Flexi Hoses Maintenance Checklist
- **04** Arrange for your rangehood filters to be cleaned with a strong degreaser.

Ventilation and Heating

- O5 Schedule an annual HVAC (heating, venting and conditioning) maintenance.
- Of If you have any wood-burning heaters, it's a good idea to get them serviced each year. Make sure the flue is checked and cleaned.

To keep your home at its best, make sure any repairs are made safely and to a high standard. If you're planning any work on your property, consider hiring a building professional. This will reduce the likelihood of poor workmanship, faulty design or defects that could lead to issues with your property and insurance coverage.

Roof and Exterior

- O7 Get your roof tiles, corrugated sheets or shingles checked by a roofing professional to make sure they're in good condition and secure. For further information, see our Roof Maintenance Checklist.
- **08** Inspect windowsills, doorways and thresholds for leaks or cracks.
- Open Check, repair and repaint any walls with cracks, peeling paint or loose weatherboard.
- 10 Consider removing trees or bushes close to your property. Did you know that roots seeking moisture can burst pipes and cause water leaks? Monitor the ground around your property for signs of sinking or shifting, just in case. To learn more, see our article on burst pipes.
- 11 Get swimming pool pumps serviced by a professional. Note: Never drain your pool after rain as it can create hydrostatic pressure that could potentially lift the pool out of the ground. This could affect your home's foundations and cause subsidence.

Fencing and Decking

- 12 If your fences and decking show signs of rot, rust, deterioration, or loose posts, consider replacing them.
- 13 Clean and reseal decking.
- **14** Check that your pool fences are still compliant with regulations.



Your essential Ten

home maintenance guide

As it's difficult to keep track, we've included the life expectancy of common items around the home in this checklist.

However, these estimates are general guidelines and the actual lifespan may vary depending on usage, quality, and other factors.

Bathroom, Kitchen and Laundry

- O1 Check your kitchen and bathroom taps as they're likely to need replacing after 10-15 years.
- O2 Replace damaged grout and sealant as water can seep underneath and loosen the tiles over time. Caulking is expected to last 5-10 years, grout 15-20 years.
- O3 Check and replace any rusted or deteriorated sinks or pipes.

Ventilation and Heating

- O4 If your water heater shows signs of deterioration, like water appearing discoloured or not getting hot, arrange for it to be replaced. Water heaters have a lifespan of 10-12 years.
- O5 Consider replacing your exhaust fans as they can last 10-15 years.
- Of If your heating, venting and air conditioning (HVAC) unit is 15-20 years old, it may need replacing.

Roof and Exterior

- 07 If your roof is showing signs of deterioration, arrange for it to be fixed or replaced. The average roof will last 25-50 years, depending on the type of materials used. Asphalt shingles may last 30 years.
- When your gutters show signs of wear and tear, such as rust and corrosion, replace them. Aluminium gutters usually last 20 years, copper gutters 40 years.
- O9 Repair cracks and repaint any internal and external walls to protect them and help them last longer. If there are any significant cracks in your walls or foundations, talk to a professional builder.
- Check driveways and pathways for any cracks or 'bubbles' and arrange repairs to stop any further movement or damage.

^{*}Make sure you take the right safety measures before starting.