

Insurance 101

Look Before You Leap—And Hire a Home Inspector

In the market for a new home? Needless to say, it's a big purchase and one that you want to get right.

Affordability, appearance, layout and location are all important, of course. But so too is the home's condition. Knowing what to look for before laying down that deposit can help prevent headaches and unwelcome expenses down the road.

While hiring a professional inspector is a key part of the home-buying process, here are some initial things you can check once you've identified that perfect house:

Outside

Know the age of the roof. This is important because you may not be able to get homeowners insurance when the roof is beyond a certain age. Over time and from the weather, a roof can begin to wear. Missing shingles and leaks can be signs of a failing roof.

Gauge the condition of the foundation. Trees too close to the foundation can jeopardize its strength, and cracks on outside walls can indicate a problem with the structure of the home.

Note the driveway and sidewalks. Significant cracks in the driveway or walkways can suggest poor maintenance.

Inside

Examine walls and floors. If you see a stain, it could mean there had been a leak. Large cracks in the wall could signal issues with the home's foundation or structure.

Take a whiff. Do you notice any unusual smells, which could be caused by faulting systems? Make sure the ventilation, heating and air conditioning are all working properly.

Listen closely. Unusual noises could be caused by plumbing problems. Also, run the faucets to ensure they have enough pressure.

Work the switches. Turn light switches on and off to ensure there are no electrical issues.

If all goes well and you head toward closing, consider a policy with Kemper Personal Insurance, where you could benefit from our Home Buyers discount. You'll appreciate the savings—especially when you stop shopping for a home and start shopping for what you'll put in it.

Source: American Society of Home Inspectors

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