



What to look out for when viewing the outside of the home

As a potential new homeowner, it's important to look out for signs of potential problems or things that will need repairing once you've moved in. Most people are unaware that their home insurance won't cover you for things like a leaking roof – so you should look out for tell-tale signs.

We've created this handy checklist to help you think about what to look out for when viewing your potential new home.

The top 5 things to look out for outside a property

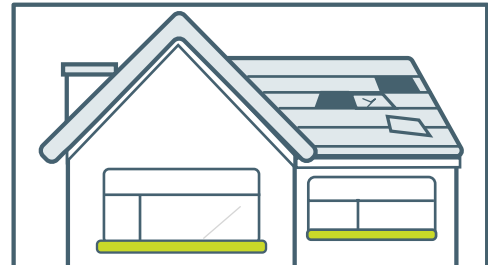
Roof tiles

Tell-tale signs:

- Cracked, slipped or missing roof tiles
- Damp patches on the ceiling directly below the roof

What does this mean?

If there's a gap in a tiled roof, that means water can get in and cause damage to the property. Most people aren't aware that you can't claim for water damage on your home insurance as a result of missing or broken roof tiles, so it's important to fix this as soon as possible.



Flat roofs

Tell-tale signs:

- Pooling water on the flat roof surface
- Cracks in the asphalt or loose joints at the edges
- Plants or weeds growing

What does this mean?

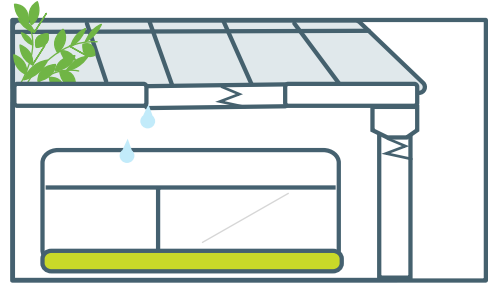
A flat roof is usually found on an extension or garage. Normally, they are cheaper to construct and so water is more likely to get in. If water is pooling on top of the flat roof, this could lead to leaks, water damage - or in extreme cases, the flat roof collapsing



Gutters and drains

Tell-tale signs:

- Plant life growing in the gutters
- When it rains, water overflows from the gutters
- Split guttering or drains
- Damp stains on the outside and interior walls



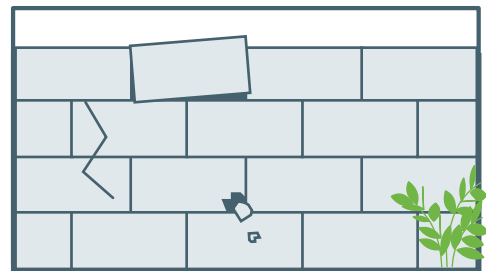
What does this mean?

If the drains or guttering are blocked by fallen leaves, or simply need some TLC, when it rains, water will build up and cause them to overflow, often down the side of the house. This can lead to damp inside the house, damage plasterwork and cause interior woodwork or timbers to rot. It's a quick job for a homeowner to fix – just make sure drain problems in the past have left no lasting damage.

Retaining walls

Tell-tale signs:

- Cracks in the wall
- Crumbly brick or stonework
- Leaning or uneven walls



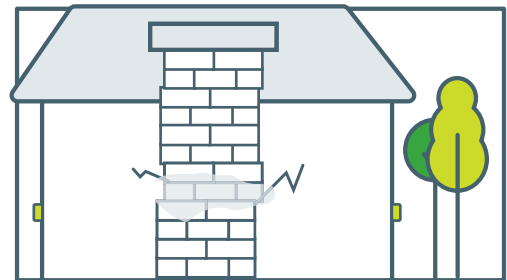
What does this mean?

A retaining wall is sometimes not built as sturdily as some of the other exterior walls of a property. Make sure when you view a new property that you look for some of these tell-tale signs. Homes that show signs of damage to retaining walls, could be extremely expensive to put right.

Chimney

Tell-tale signs:

- A wonky or leaning chimney stack
- Signs of damp in the roof space underneath the chimney
- Problems with the brickwork or mortar around the breast



What does this mean?

If a chimney breast isn't whisking smoke away properly, then this can cause serious problems inside the home. It could cause damp, soot and ash to come back down the flue into your rooms, roof tiles to be dislodged and problems with your heating system.



Please be aware that these checklists are for your guidance only; always consider having your own independent survey carried out to uncover any hidden issues with the house you're buying. As soon as you buy, make sure you speak to your adviser about getting **home insurance** in place so you can enjoy your new home with peace of mind.