

Above Grade Home Inspections Inc.

Inspected Once, Inspected Right!

Home Insurance Concerns

Possible Issues You Should Know

We are receiving an increasing number of calls from clients for assistance in completing their applications for homeowner insurance. It seems as though insurance carriers are requiring more details about houses and are becoming more restrictive about which houses they will cover. The following issues are some of the ones we have run across.

Electrical Fuse Panels

Screw-in type fuses in the electrical distribution panels were in common usage until the mid 1950's. Fuses, although inherently safer than circuit breakers, afford the ill-informed occupant to replace a properly sized fuse with one which is too large. This can result in a circuit overload and a fire hazard.

"Knob and Tube" Distribution Wiring

In common use until the early 1940's, this is an ungrounded electrical distribution system identified by its separate hot and neutral conductors and the use of white porcelain mounting knobs and cylindrically shaped tubes to support the conductors and isolate them from the wood framing members. Although a relatively safe system (except for the absence of grounding) concerns centre around improper modifications and mechanical damage subsequent to the original installation.

60 Amp Electrical Services

Often present up until the early 1960's. It is not possible to positively identify without removal of the distribution panel cover. A smaller service capacity is not a safety issue so much as a convenience one. The reason for denial of insurance coverage may be based on the notion that a 60 amp service indicates an older, and potentially less safe, system.

Aluminum Branch Circuit Wiring

Many homes built from approximately 1968 to 1975 contain aluminum branch circuit wiring in their electrical systems. It was used as an alternative to the more expensive copper. It is more prone than copper wiring to developing loose connections, which can lead to overheating. Houses with aluminum wiring should have all connections checked and repaired as required by a licensed electrician.

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Marijuana "Grow-Op" Houses

It is a common occurrence in B.C.'s lower mainland to find indications in a house that it may have been used for the cultivation of marijuana. There are several indicators which, when present, may trigger a desire to carry out further investigation into whether or not a house has been used for this illegal and sometimes house-damaging practice. Modifications to the plumbing and electrical systems may have been carried out for irrigation and lighting purposes. Sometimes there have been structural changes. In some cases there is evidence of excessive condensation, which can cause damage to components and may also result in mould growth. The presence of mould is believed by some to result in health problems for some people.

Galvanized Steel Water Distribution Lines

Used until the late 1940's they are identified by their grey colour and threaded fittings. They are prone to deposit build-up resulting in restricted water flow and also to rusting. Leaks are common in aging systems of this kind.

Wood Burning Stoves and Fireplace Inserts

Most insurance companies will want to see documentation that the installation has been inspected and passed by the authority having jurisdiction. If this was not obtained at the time of the original installation it can be difficult or impossible to get. The issue with these appliances is obviously the possibility of fire. Fireplace inserts are especially problematic.

Underground Oil Storage Tanks

Most insurers will require the removal of abandoned buried oil storage tanks. The concern is that leaking oil may have resulted in soil contamination. Specialists are available to search for underground tanks even when there is no visual evidence of their presence

Summary

Different insurance companies have different requirements. These requirements can change and the best way to be sure what they are is to contact your company of choice just prior to purchase.