



■ Property Risk Checklist for Landlords

Protect your investment—before the unexpected hits.

■ Structural & Exterior

- o Inspect roof for missing shingles or flashing damage
- o Check gutters and downspouts for blockages
- o Ensure exterior paint, siding, or stucco is intact
- o Trim overhanging trees or branches
- o Test exterior lights and motion sensors
- o Confirm deck/porch railings are secure

■ Water Protection

- o Test sump pump operation (if applicable)
- o Inspect for signs of leaks near plumbing or appliances
- o Make sure grading directs water away from foundation
- o Install water leak sensors near water heaters & laundry
- o Ensure hose bibs and pipes are winterized in cold climates

MAG Public Adjusters, Inc.
83 S Douglas Street, Rockland, MA 02370
110 State Rd, Suite 2B2, Sagamore Beach, MA 02562
Office 781.269.2935 – Cell Phone 339.788.4184 – Fax 781.630.9919
mike@magpublicadjusters.com



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■ Fire Safety

- o Install & test smoke detectors and carbon monoxide detectors
- o Keep fire extinguishers in kitchens and mechanical rooms
- o Ensure tenants know emergency exits
- o Avoid overloading outlets or using extension cords long-term
- o Clean dryer vents annually

■ Electrical & Mechanical

- o Have HVAC systems serviced seasonally
- o Check electrical panels for signs of wear or corrosion
- o Replace air filters quarterly
- o Ensure hot water heater pressure valve is functional
- o Test GFCI outlets in kitchens and baths

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■ Security & Liability

- Change locks between tenants
- Install deadbolts on all entry doors
- Check for tripping hazards on walkways, stairs, and driveways
- Ensure fencing or pool barriers meet code (if applicable)
- Confirm tenant renters' insurance requirement in lease

■ Documentation & Insurance

- Review your landlord insurance policy annually
- Keep updated inventory of appliances, fixtures, and upgrades
- Store inspection photos and maintenance records
- Understand what your policy doesn't cover
- Know when to file vs. fix—and when to call a public adjuster

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