

Maintaining Your Country Home

Roofing

Just as it can be an issue to your primary residence, the weather can take a toll on your cottage roof. Wind, tree branches and ice can cause damage to your cottage roof so it's important to carefully inspect the roof when opening your cottage for the season. It's best to do a visual inspection of the roof each time you visit the cottage, in an effort to catch any concerns that may be present with your roof. If there are any loose branches or debris, remove them as soon as possible, and remove any overhanging branches that could cause problems down the road. Throughout your inspection, check for loose or missing shingles and the possibility of uneven nails; perform any necessary repairs to prevent further damage. It's best to also perform a visual inspection of the interior ceiling and attic to check for water stains or evidence of mould.

Water System

Frigid temperatures that we often experience over the winter months, can contribute to pipes cracking or bursting. If you haven't checked this since the winter season, be sure to do so. A simple visual inspection will usually do the trick, but it's important to also be aware of what's involved in testing your own particular water system.

Decks and Docks

Watch out for rotting areas in your deck and dock, or for missing boards; replace wherever needed, as this is a major safety issue. You may wish to apply a wood preservative or cleaner for an optimal result.

Window and Door Screens

Ensuring your screens are in quality shape will keep the small animals and mosquitoes out of your cottage. You should be able to purchase DIY screen repair or replacement kits at most hardware stores.

Electrical

Check for power lines that might be down or that may cause potential damage to your electricity meter. Call and report to your electricity provider if you do in fact notice any downed lines or damage. Look through your cottage's interior to make sure there are no gnawed wires, as this could indicate that there were or are, small creatures living in your cottage, such as mice.

Insurance For Your Cottage

Getting insurance for your cottage or seasonal home can be challenging if you are not looking to insure your primary home as well. Since cottages and other seasonal homes are often unoccupied, these properties are more prone to theft and vandalism. As well, they are frequently located far from fire halls, and if there was a fire, the property is more likely to be a total loss.

Due to these considerations, many companies are unwilling to cover your cottage or seasonal home on a standalone basis; however, most will provide coverage as an extension of your primary home insurance package.

Cottages or seasonal homes are therefore generally listed on your primary home insurance policy as a "Secondary" or "Seasonal" property.

For that reason, when shopping for cottage or seasonal home insurance it's best to start by comparing prices for your primary residence.

Once you've compared quotes for your primary residence and picked the quote that interests you most, confirm your rate with your chosen insurer and discuss your additional property insurance needs with them. They will likely then be able to adjust your coverage and quote accordingly.

The benefits of insuring your cottage and primary residence together are that you pay less of a liability premium on each property and are often eligible for a multi-policy discount.