

## Module Highlights



- Once you have purchased your home, you should first take stock of your assets and document the contents of your home. Organized files of your home inventory will ensure the safekeeping of vital documents and make the processing of any claims easier.
- When you purchase a home, the lender will require that you have homeowner's insurance.
- Protecting your home and family requires that you be prepared for unexpected natural disasters or emergencies, implement basic safety measures, and maintain your property.
- Green proofing your home ensures a safe and healthy home, reduces overall consumer costs, and protects our planet's precious resources.
- Housekeeping is about an ongoing lifestyle of home hygiene to prevent the spread of infectious diseases.

## Module Review

### Reflection

List several ideas that you learned in this module that will be helpful in achieving your goals.

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### Exercise

1. List three reasons to organize your files.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

2. The type of insurance that is absolutely required by the lender is:

- a. hazard or homeowner's insurance
- b. contents insurance
- c. life insurance
- d. car insurance

3. Match the following insurance provisions with the best description.

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|------------------------------|-------|--|
| a. Dwelling Coverage         | _____ | protects personal belongings such as clothing, furniture, and appliances against loss  |
| b. Personal Property         | _____ | reimburses you for the necessary increase in your living expenses when something happens to your home and you must temporarily live out of your home |
| c. Personal Liability        | _____ | reimburses medical care if there is an accident and someone gets hurt on your property   |
| d. Replacement Coverage      | _____ | protects you from being sued and having to pay money for accidents that may occur on your property   |
| e. Loss of Use               | _____ | pays the cost for restoring or replacing the home to its original condition exactly  |
| f. Medical Payments Coverage | _____ | protects your home against damage or destruction caused by fires, storms, or other weather-related events  |

4. True or False? As a homeowner, you must contact the supplier/manufacturer directly to obtain assistance for items under warranty.

- a. True
- b. False

5. True or False? Carrying out a preventive home maintenance plan will help to maintain or increase a home's value.

- a. True
- b. False

6. True or False? Going green may cost more up front but saves money over the long term.
- a. True
  - b. False
7. True or False? Home improvement projects are more important to complete than making home repairs.
- a. True
  - b. False
8. True or False? One of the primary purposes of keeping a house clean is to prevent the spread of infectious disease.
- a. True
  - b. False
9. True or False? Mold can be prevented by ensuring that there is proper air circulation and practicing good housekeeping.
- a. True
  - b. False
10. True or False? The primary sources for the spread of germs throughout the home are people, food, insects, water, pets, and air.
- a. True
  - b. False