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SAFETY NOTES



Home Improvement

You might think choosing a contractor and creating a renovation plan are the two most important considerations when it comes to planning a home improvement project. But if you have not considered your insurance needs and made sure your property is adequately covered during the renovation process, you may be putting your investment at serious risk.



Hiring a Contractor: It is vital that you inquire about your contractors' insurance coverage. Never be afraid to ask questions. **Obtain written proof of their liability and workers compensation policies** or offer to contact their insurance agent directly to obtain what you need. If your contractor is to sub-contract work to other contractors, they should also provide the same proof of insurance.










Depending on what type of worker you employ will determine any additional coverage that might be necessary.

Professional Workers are those with whom you will typically deal over the course of a larger home improvement project. These laborers perform work under a mutually agreed-upon written contract. They should comply with your state's licensing requirements, and they should have their own accident and disability coverage, in addition to general and professional liability.



Things to consider while your home is...



-  Have multi-purpose fire extinguishers on hand.
-  Ask your agent to review the contractors insurance coverage's.
-  If you disconnect a security system, inform your insurance provider of your renovations.
-  If work is being done to your roof, be sure it is always covered in case of rain.
-  Do not allow your fire or burglar alarm to be disconnected. Secure site with fencing, lights and alarms.
-  Beware of flammable liquids and their fumes. Ensure the contractor provides for proper storage and ventilation.
-  Clean up debris daily as accumulations of rubbish can present a serious fire hazard.
-  Keep emergency numbers such as fire, police and ambulance in a handy spot.
-  If a loss occurs - take steps to control the damage, move property out of the way, and report the claim as soon as possible.

Helpful Tip: Home Updates Can Mean Coverage Updates

A major home improvement project can add significant value to a home. This increase in value will often warrant extra insurance coverage. The last thing you want is to find out too late that your home and possessions are not adequately protected. What you consider to be a small project, may in fact add substantial replacement value to your house. Insurance should not only be a big consideration before a home improvement project is started, but after the fact as well.



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