



PROTECTING WHAT
MATTERS MOST

MARSH PRIVATE CLIENTS PROTECTING YOUR HOME DURING RENOVATIONS AND CONSTRUCTION

Undertaking substantial refurbishment of your property, or buying a property as a renovation project, has considerable attractions and lifestyle benefits. However, cover for this work could be excluded from a standard household insurance policy, which means you could find yourself out of pocket if any damage occurs.

CONTRACTORS' LIABILITY

Choosing your contractor is possibly the most important decision in the construction or home renovation process. Before signing a contract, it is imperative to make sure your contractor and their subcontractors, if applicable, are properly insured, have no criminal pasts, and will agree to protect you from potentially being held liable for accidents or problems due to negligence by the contractor or anyone under their direction. Consider the following recommendations when hiring contractors and subcontractors:

- Request and check potential contractor's most recent project references, as well as financial references.
- Confirm that your contractor and subcontractors have adequate liability insurance, notify the contractors that they and their subcontractors will be expected to have their backgrounds professionally screened. You will have to bear the cost, but it is worth performing criminal background checks on all workers to avoid the potential risk to your family and the project.
- Seek advice before signing documents as these may contain clauses which may waver subrogation rights, which means you would not be able to sue the contractor if there is a loss.

- Before starting construction, have a conversation with your insurance adviser and your contractor about what precautions will need to be taken in order to obtain proper insurance coverage. Make sure your contractor understands any stipulations and is willing to adhere to the loss-prevention plan outlined.
- Joint Contracts Tribunal contracts facilitate the process of delivering a building project. They set out the responsibilities of all parties within the process and their obligations to each other. Before signing a contract, seek advice from your insurance adviser regarding the insurance implications.
- Speak to your insurance adviser regarding non-negligent liability insurance.

PROTECTION AGAINST THEFT

You may be forced to temporarily relocate during large-scale home renovation or construction projects. Therefore, when the construction crew leaves each day, your home and belongings may be left unsupervised and at risk of theft. Below are a few tips to help mitigate the threat from burglars:

- Consider installing temporary motion sensors during new home construction and a permanent burglar alarm system once the home is complete.
- If you are renovating your home, make sure your burglar alarm, if applicable, is functional during the project, particularly after your contractor(s) leaves each day.
- Consider installing outdoor motion-activated lighting to illuminate all sides of the house and temporary fencing around the perimeter of your property, including a gate or chain link across the driveway.

- You may want to consider hiring a security guard or installing a surveillance system to be monitored at a central location. The guard should regularly inspect the interior and perimeter of your home for any water leaks, smoke, or intruders. Place cameras for a surveillance system around the interior and perimeter of your home. Remote-monitored CCTV systems should comply with BS8418.

PROTECTION AGAINST FIRES

Construction projects often involve new electrical wiring and highly combustible materials throughout the house, which can lead to a devastating fire. Below are some ways to help avoid fire damage to your home.

- Ensure your contractor has a robust method to manage the fire risk from hot work such as welding and brazing. They should use a hot work permit system.
- Keep a sufficient number of fire extinguishers on each level of the house and throughout the work site.
- Consider installing a sprinkler system and a water flow alarm as part of new builds or major renovations.
- If you are constructing a new home, consider installing a temporary fire alarm with heat sensors on each floor monitored by a central station company. Install a permanent system once your home is completed.
- If you are renovating your home, make sure your current fire alarm is kept intact while construction is taking place.
- Arrange to have the work site cleaned up and all debris as well as flammable materials removed at the end of each day.

Sometimes it can be difficult to obtain the specialist insurance protection that is required in order to protect your home during renovations or construction. To help our clients with this issue, Marsh can use its expertise to negotiate and tailor cover for properties undergoing construction work.

ABOUT MARSH PRIVATE CLIENTS

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