



## GI and DIY: How to stay protected

After a global pandemic forced us all to stay inside, many of us decided to make 'inside' a nicer place. During the national lockdown, 61% of homeowners put their skills to the test and tried their hands at some DIY home improvements – resulting in an estimated £21.3 billion increase in the value of homes in England. Homeowners spent over £11 billion on various projects during the course of the pandemic, and many have more than broken even with the added value to their property – but what affect does 'doing it yourself' have on your home insurance?

After a surge in people taking up DIY home improvement projects during lockdown, the question of how DIY can affect your general insurance has never been more relevant. So, what does home insurance protect you against and what do you need in your policy to ensure you're safeguarded when it comes to DIY?

Home insurance policies with accidental damage cover will protect you against any accidents that may happen in your property, however they rarely go as far as to protect against poor workmanship or amateur home improvements. Therefore, if you are still looking to add some value to your property during the summer months but perhaps aren't fully qualified to do

the job yourself – it's always worth checking what your policy covers so that you know what you are covered for and what you aren't. It's also good practice to notify your insurer of any DIY plans before you begin the work, especially if the work is major or structural, as they can then offer advice and in some cases inform you of any additional cover you may need. Also, if you've already completed your DIY project and you're not completely sure about the end result, it's best to get the professionals to take a look to ensure your policy is still valid.

### Common DIY catastrophes

Renovating and improving your home yourself doesn't always go according to plan. Sometimes, even

the smallest of DIY jobs can result in a claim. It's worth checking that you're covered in every scenario before undertaking any work yourself.

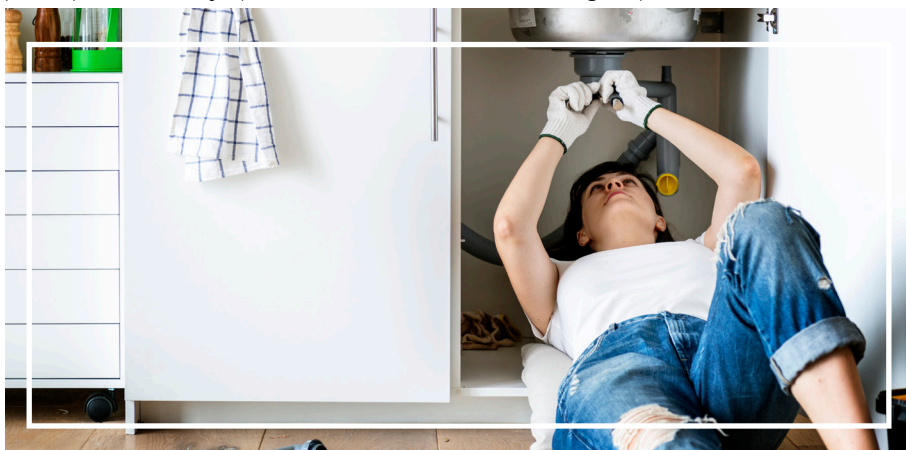
### Paint Spillages

One of the most commonly claimed for DIY accidents is spilled paint ruining furniture, carpets and virtually anything you can think of. Something as simple as a paint job can result in a relatively large claim. Preparing your space and using dust sheets is one of the best ways to avoid any splash damage.

### Damaged Pipes

Picture the scene. You're remodelling a bathroom – all is going well until you put a stray nail through a pipe. Suddenly you're left with a sizeable repair job and potentially a lot of subsequent water damage.

It's never the wrong choice to decide you might not be the best person for the job. It's always advisable to assess whether or not you have the skillset required to carry out a DIY task, and you should always check your policy to see what you're covered for if things do go wrong.



**If you'd like to discuss the options available to you, contact your adviser today.**