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Do home renos right the first time

Warm, sunny weather means the start of lots of things – including home renovation season. So whether you've just bought a new place or want to turn your house into your dream home, step #1 is to pick out fixtures and paint colours. Or is it?

Before drawing up your plans, it's a good idea to talk to a professional, like your insurance agent, to make sure you're protected if your house is damaged or if someone gets injured during the renovation process. A recent online poll commissioned by Allstate Insurance Company of Canada showed that 32 per cent of Canadians renovated their homes without notifying their insurance provider.

"While renovating may increase your home's value and functionality, not telling your insurer about major changes could impact your policy and leave you without proper protection," says Ryan Michel, the vice president and chief risk officer for Allstate Insurance Company of Canada.

Here, Michel gives three tips to help you hit the nail on the head of a home reno:

- We've all heard horror stories from someone who has hired an unlicensed contractor. Before signing a contract or allowing some-

one into your home, check with your insurance agent. A good agent can help you verify if the contractor is legitimate and reputable.

- Review your homeowner's policy with your insurance agent to ensure your liability insurance is sufficient for the number of workers that will be on your property during construction. If someone is hurt on the job, you could be deemed responsible. You want to be sure your level of coverage provides adequate protection should such an unfortunate event occur.

- Once you've hired a contractor, ask them about their insurance before the work begins. Also, make sure you know how the contractor plans to secure the work site since an open work site can sometimes leave homes vulnerable to damage from weather or occurrences such as theft.

Talk with your insurance provider once renovations are complete. That way they can determine whether or not your policy needs to be adjusted to ensure it covers the cost of rebuilding your home and replacing its contents. More information is available at www.allstate.ca.

www.newscanada.com

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