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Keep insurance top of mind when renovating your home

(NC)—Canadians love to renovate their homes and almost two-thirds (62 per cent) of homeowners are planning home renovations over the next two years, according to RBC's 2010 Renovation Poll.

"Renovations can increase the value of your home and may require an increase in the amount of home insurance coverage you'll need," said Rino D'Onofrio, head of Canadian Insurance Business, RBC Insurance. "So it's important to protect that investment and update your policy to reflect the actual value."

The poll also shows that six-in-ten (63 per cent) renovators didn't update their home insurance policy following completion of their home renovations and that eight-in-ten (78 per cent) households who renovated within the past two years didn't contact their insurance provider prior to beginning the project.

"If you were to spend \$30,000 on basement renovations without notifying your insurance company and an unexpected incident resulted in water damage, you might not have sufficient insurance to cover the loss,"

Before beginning any renovation project, it's important to call your home insurer to discuss possible changes to your policy and what you may need to do to prepare for any upgrades - no matter the size of the project. You also need to ensure that your builder has proper liability insurance in case of a personal injury during the renovation and any other construction-related liability risks.

For more information, visit www.rbcinsurance.com, call1-800-ROYAL-26, or visit your local RBC Insurance branch.

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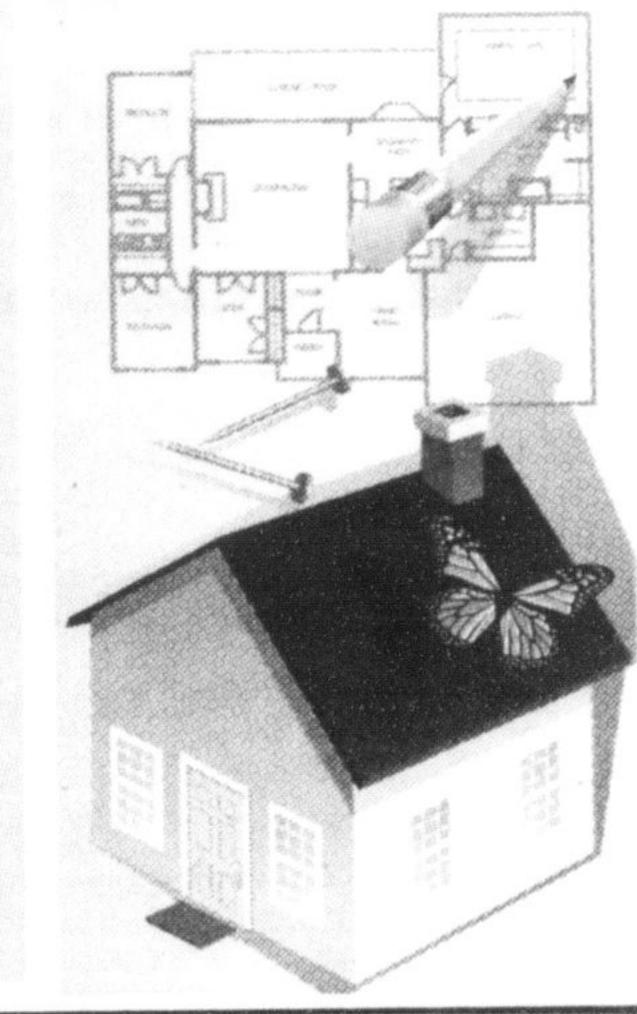
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