**August send plan**

**Insurance campaign**

**Subject line: Is my home insurance affected during home renovations and improvements?**

**Preview line: Renovate smartly by understanding the role of home insurance**

Whether you plan to install a toilet or knock down a wall, it’s always important to make sure you have the correct insurance in place before performing any home renovations or improvements.

**Do you need to inform your insurer about home renovations?**

If you're simply painting a wall or re-tiling your bathroom, then you won’t need to inform your insurance provider of these cosmetic changes. However, any renovations that could alter the appearance and layout of your home should be reported to your home insurer.

**Why do you need to tell your insurer?**

If you fail to inform your provider about renovations occurring on your property, your home insurance becomes invalid. If an accident occurs causing damage to your home, this will prevent you from making a successful claim, so therefore, it's always advisable to inform your insurer about any renovations.

**Do-it-yourself home renovations**

If you’re a DIY lover and plan to complete home improvements independently, most policies will not provide you with coverage. Doing-it-yourself can easily lead to costly mistakes. By employing a professional, ensures the absence of errors, especially with the higher-risk tasks like electrical and plumbing.

**What should you tell your insurer?**

* The nature of the improvements being made
* When is the work due to start and finish
* The cost of the work
* Whether you will reside at home during the improvements
* Who is making these improvements (the company’s name)
* Do they have public liability insurance

Once the renovations are complete, notify your provider so they can update your home insurance with the correct level of coverage.

**Always keep your insurance provider in the loop; contact us today for more information**