

*renovation
underwriting*

Insuring your home renovation

ESSENTIAL TIPS FOR NAVIGATING
INSURANCE DURING BUILDING WORKS

Protect your *home* during renovation works

TIPS FOR SUCCESS

Do tell your broker/insurer ASAP

Insurance and joint contracts should be planned for at tender stage. Due to the information required, it can take longer to arrange specialist works insurance so don't leave it until the last minute.

An insurance broker who specialises in works will be able to give you the best advice.

Do consider taking legal advice

For full peace of mind concerning any contracts you are signing and your legal position, consider talking to a solicitor.

There are several laws and regulations that govern construction sites and offences could result in fines and/or imprisonment.

Do stay in control of your insurance

Staying in control of your insurance ensures you comply with your mortgage contract and gives you peace of mind if you need to make a claim. On the contrary, if you rely on a contractor's insurance, you will have no control over the claims process.

Talk to your broker for guidance on how to manage your own insurance.

Do consider your neighbours

Are your works near a neighbouring property? Under the Party Wall Act, you could be liable for any damage caused to their property. Ensure you have adequate liability cover to meet your legal responsibilities.

[Click here for more information on the Party Wall Act 1996.](#)

Do cover works and buildings under one policy

Having separate insurers for works and buildings leads to gaps in cover and problems if you need to make a claim.

Covering both under one policy will get your project back on track more quickly if you need to make a claim.

Do check builder's references

Ask for examples of work and check their financial profile. Insurance doesn't fully cover defects or protect you if your contractor goes bust, nor does it guarantee work quality or completion.

It's important to check your builder is up to the job and not on the verge of liquidation.

Do use a JCT contract

These contracts solve many issues relating to responsibilities, payments, problems and disputes. Using a JCT contract will help resolve any disagreements and claims, helping to get things back on track as quickly as possible.

JCT contracts include insurance requirements that protect you.

Do allow extra time

On average, projects take 25% longer than originally planned and 9 out of 10 projects overrun. This can be because project professionals often use guess-work when estimating timescales.

Allowing extra time is always wise - if your project does finish early, you could have a refund for unused cover, depending on the policy type and subject to no claims.

INSURING YOUR HOME RENOVATION

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AVOID THESE MISTAKES

Don't assume home insurance covers you

Many home insurance policies are invalidated by works and most will not pay for the losses or damage most likely to arise during works - even if the project value is below the home insurer's disclosure threshold.

You may need specialist works insurance to cover your home, your works and your liability.

Don't forget to budget for unexpected costs

No one likes unexpected costs and you may need to buy a specialist works insurance policy. Include direct purchases, fees and VAT, if applicable, in your costs.

Most projects go over budget, set aside at least 20% as a contingency; this can also be insured so include it when calculating your total costs.

Don't breach your mortgage

Check the insurance requirements of your mortgage contract. Speak to an insurance broker who specialises in works, who can arrange insurance cover to make sure you comply with your mortgage.

Failing to do this could put your home in serious danger of repossession.

Don't start without liability cover

Accidents are sadly common in building projects. Property damage, injuries, or even fatalities can lead to liability claims against you. If you were sued for personal injury without suitable insurance cover, what would you do?

[Click here to check how health and safety laws and regulations apply.](#)

Don't rely on your contractor's insurance

The terms and conditions of your contractor's insurance could easily be broken which makes the cover unreliable. Often project professionals, architects and contractors don't even understand the coverage.

Only trust the advice of a qualified insurance professional to ensure your home and works are protected.

Don't ignore red flags

The builder offering the cheapest price, available straight away and promising to be finished the earliest is probably too good to be true.

Research, verify credentials, compare quotes, review contracts, and ensure timelines are realistic to avoid issues later on.

Don't neglect insurance during works

This is when having the right insurance matters the most. You may need specialist works insurance so speak to an insurance broker with expertise in works.

Brokers provide trusted, independent advice and can arrange the correct insurance cover to give you peace of mind.

Don't worry if your works have started without insurance

Although it's better to arrange insurance in advance, it's not too late to cover the remainder of your project, even if works began some time ago.

Speak to your insurance broker to discuss your project and the cover options available.

INSURING YOUR HOME RENOVATION

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A cautionary tale...

How would you feel if your house collapsed during a renovation project?

With a deep commitment to protecting homeowners during renovation projects, we shared advice with James Hobby, whose home tragically collapsed during works. Lacking the right insurance policies, James faced devastating losses of £250,000.

James' story highlights the critical importance of specialist works insurance. His standard home insurance excluded cover for renovations, leaving

him to rely on the contractor's policy. After nearly a year of investigation, the claim was rejected because the contractor had failed to disclose a CCJ when arranging their insurance. With no other options, James was left to cover the costs himself.

[In this powerful 5-minute film, we tell James' story and show how such losses could have been avoided.](#)

We're driven by our mission to ensure homeowners protect their most financially and emotionally valuable asset at the point of greatest risk. Nobody should lose their home because they are not properly insured during a renovation project.



For peace of mind

Contact your insurance broker to avoid costly mistakes

Get independent advice you can trust from a qualified, experienced professional.

Our *partners*

Our *long-standing* insurance partners are all *A rated capacity*

Our partners ensure capacity support that can fulfill the needs of the most demanding renovation projects.



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DBV2.09.25



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