

Covid-19: Renovation Risk Management Tips

If you are part way through a renovation project it is likely that your works may be temporarily disrupted as a result of the Covid-19 virus.

We recommend that all existing customers check the requirements or conditions under the 'Your Duties' section of your policy and, if you are unable to comply with any of them, please contact us immediately.

The requirements are different depending on the level of cover you have bought so it is important to check your own policy. **(Please note that example policy documents are available on our website)**

Here are some risk management tips to help protect you and your project during this time:

BUILDINGS COVER

- Secure all buildings and building sites where possible including entrances and accessible windows
- Drain water system down to prevent potential escape of water
- Switch off electricity at the mains (unless to maintain security)
- Keep building clear of combustible materials where possible

CONTRACT WORKS

- Wherever possible, lock building materials inside properties or hide them from view. If this is not possible consider moving materials to a more secure location
- Lock off any fuel supplies/securely store any gas bottles
- Where possible keep site clear of any combustibles

PUBLIC LIABILITY

- Secure the site wherever possible to prevent unauthorised access including entrances and accessible windows
- Consider CCTV signage posters to discourage unauthorised access
- Make sure works are left in a safe condition e.g no open trenches

CONTENTS

- The cover under renovation insurance is restricted to basic furniture items and a number of exclusions apply. All contents must be kept in a securely locked and weathertight building for cover to apply

HIRED IN PLANT

- Off-hire any plant or tools that will not be in use

OWN PLANT

- All plant and tools must be kept in a locked building or immobilised. If this is not possible consider moving the items to a more secure location

GENERAL

- If it is not possible to visit the property and enter every room at least once a week then try to organise a regular 'drive by' to check the site, or consider leaving your contact details with neighbours in case they see any unusual activities