



Protecting Your Home

Guidelines for Renovation
or Construction

CHUBB®



Your Dream Home is almost finished. One evening, a painter tosses work rags into a bucket, locks up the home and leaves. That night, the rags ignite which starts a fire that eventually consumes your entire house...

Could this happen to you?



How can you protect your home during renovation or construction?

Keep a sufficient number of portable fire extinguishers distributed throughout the worksite.

A home under construction is particularly vulnerable to fire, so having several fire extinguishers close at hand can help prevent a small fire from causing major damage.

If you are renovating your home, do not allow your fire or burglar alarms to be disconnected.

When floors are being sanded or plaster work is being done, you can expect a great deal of dust to be produced, possibly triggering your alarm components. Rather than turn off your smoke detectors, have them covered with plastic bags or manufactured tops that can be removed at night, or replace with heat sensors.

If you are constructing a new home, plan in advance for the installation of fire and burglar alarms.

To provide instant protection, a temporary system can be installed as soon as the house is enclosed. Only a phone line and a temporary power

source are needed to give you centrally monitored protection. This will provide automatic notification to the proper authorities of a fire or break-in after workers have left. If a phone line is not available, there may also be wireless options available.

Consider installing a residential sprinkler system.

If installed during the early stages of construction, a sprinkler system is an affordable way to provide protection against a major fire.

Consider installing an automatic water leak detection system to help protect your property from water leaks and pipe bursts.

Often the cost of installing this type of system is minimal when compared to the total project budget and this type of system can provide peace of mind that if a leak occurs, damage will be mitigated.

Take steps to keep unwanted visitors away from the construction site.

Vacant construction sites can attract unwanted attention and increase the chance of theft and vandalism. Motion-activated lighting, perimeter fencing, gates or chains across driveways, monitored security cameras and security guards are examples of ways you can protect your home while it is vacant.

Clean up every day.

Many commonly used construction materials are highly combustible. Make sure scrap lumber, sawdust, cardboard containers and other debris are removed daily. Also, ask painters to remove all rags and solvents at the end of each day, as they are highly flammable and can start a fire if left unattended. If removing all flammable liquids from the jobsite daily is not practical, they may be stored in a flammable liquid storage cabinet located a safe distance from the structure.

Talk to your Chubb broker about future premium credits.

Taking proactive steps to better protect your home may significantly lower the cost of your homeowner's policy once construction is complete. Your Chubb Risk Consultant can provide technical guidance and the names of preferred vendors.

Maintain proper coverage.

To reduce the possibility of being underinsured during construction, it is your responsibility to notify your Chubb broker as values increase throughout the various phases of construction. This will provide for any adjustments required to the amount of coverage provided for your house or other permanent structures. Consider all costs associated with your project, not just the builder's contract. This may include: architect and engineering fees; interior design work and fees; and additional contracts handled directly by you.

What can you expect from your Chubb Risk Consultant?

Chubb is committed to providing you with our thorough, complimentary onsite consultant service during the construction process. Our well-trained Risk Consultants will visit the construction site to review the safety precautions being utilised by the contractor. To help you protect your home and your investment, your Chubb Risk Consultant can:

- Document the type and quality of materials used in the construction and decoration of your home, as well as review your fire and security protection.
- Take photographs and measurements to help ensure an accurate recording of all data. Additionally, they will speak with you and your architect, builder or designer about building methods and reconstruction costs.
- Confer with your local fire department. To ensure the protection of your home in the event of a fire, they will seek advice from your local fire department about the use of water sources. Advance planning can reduce the chances of loss to life or property in your home.
- In uniquely situated homes, the Risk Consultant may also ask that the fire department develops a plan in advance for response to your home in the case of an emergency, outlining response time and water supply to ensure adequate protection for your home.
- At the end of the project, Chubb will provide you with a detailed report that describes your home's special features and based upon the information we gathered, help you estimate the cost to rebuild the entire home.

Jobsite Safety checklist

We encourage you to discuss these safety points with your builder or project manager:

- Are fire extinguishers located on all levels of the house?
- Have you planned for burglary/fire detection/alarms?
- Is the worksite secured when the workers aren't there?
- Is the worksite always left clean?
- Do you know if blowtorches or combustible materials will be used, and if so, who will be responsible for them?
- Do extra steps need to be taken to provide water in the event of a fire?
- Have you considered the installation of a residential sprinkler system?
- Have you considered the installation of an automatic leak detection system?
- Are emergency numbers (fire department, police department, ambulance) handy and in a visible spot?

Your Dream Protected?

Building your dream home or remodelling your current home is costly and time consuming. In our experience, construction and renovation have the potential to significantly increase the chances of an accidental fire or other damage. However, we have also found that most construction-related losses can be avoided altogether.

In the hope that your construction project will be safe and problem free, we offer the following simple and potentially life-saving suggestions, but we encourage you to discuss these measures with your builder or project manager.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at www.chubb.com/au

For more information

If you have questions about your personal insurance program, please contact your independent agent or broker. If you have questions about your home report or our service, you are invited to contact your Chubb Risk Consultant.

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