

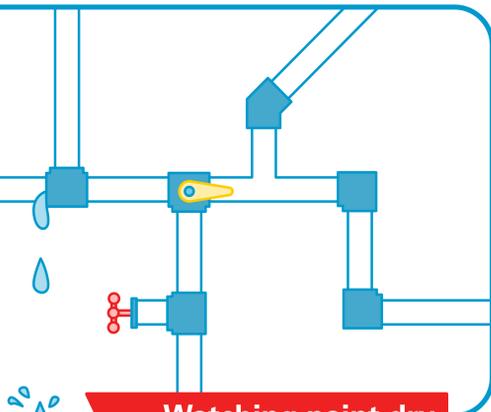
9 classic DIY fails and hacks to help your customer avoid them

DIY is BIG this year. With plans cancelled and so many of us working from home, people up and down the country are turning their attention to those jobs that need doing around the house, from painting the skirting boards to landscaping the garden. DIY can often seem like an ideal money-saving solution to fix issues around the home – unfortunately, things don't always go to plan. Here we take you through some of the most common problems that can arise when customers take on their own homes and tips to help make sure they get it right every time...

Pipe dreams

Insurance companies pay out **£1.8 million** for escape of water claims every day.

Accidental water damage is a huge, and potentially costly, inconvenience and it can be a major headache for UK homeowners when things go wrong. Advise customers to follow the path of pipes through the house or use a scanner to work out where they're likely to be lurking behind walls. Gutters should be kept clear, and pipes checked regularly.



Watching paint dry

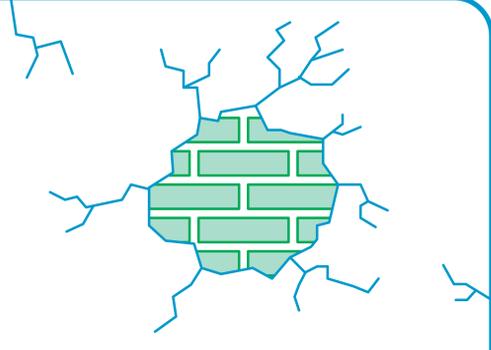
In our 2019 Accidental Damage Cover article, we received over **23,000** claims for Accidental Damage.

It's important that customers understand the terms of their policy before beginning any new DIY projects. Dropping paint or tools from a ladder could spell disaster and spilling paint onto the carpet is likely to be a costly mistake.

Support system

Many people don't know they should notify their insurer if they're undertaking renovations at home.

Knocking down a supporting wall is as bad as it gets when it comes to DIY fails. First, ask customers to consider – does it really need to go? Next, examine whether the wall runs parallel or perpendicular – walls that run perpendicular are more likely to be load-bearing. If in doubt, they should get a professional opinion.



Bad on paper

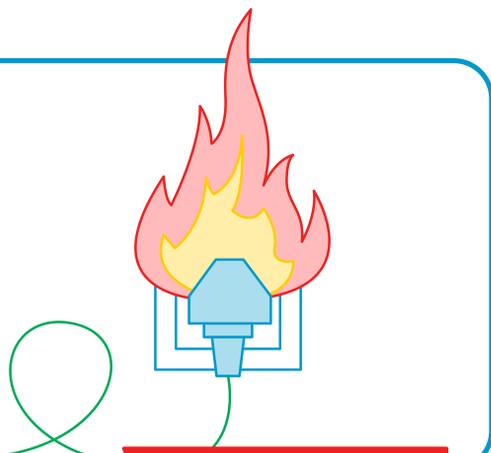
In 2018, **10,000** households made subsidence claims totalling **£64million** after the summer heat wave.

Advise customers to take care when moving large pieces of furniture around the house and take safety precautions. They should keep an eye on wallpaper – crinkling and shrinkage might be indicative of subsidence. Other tell-tale signs are large cracks (3mm or more in width) in the walls and ceilings that appear after hot, dry weather, sloping floors and doors and windows that are sticking. Early intervention is key, so contacting their insurer sooner rather than later is advisable.

Electric dreams

In 2019, there were an estimated **19,300** domestic electrical fires in England (Electrical Safety First).

When carrying out any work around the home, safety is of paramount importance – especially when fixing or altering anything involving electrics. Customers should ensure electricity is properly switched off before attempting any work and use a non-contact voltage tester. If they're even slightly unsure, they should consult a professional.



License to change

Advise customers to check whether they need a permit or license for property changes.

Ignorance isn't bliss when it comes to major property changes. Sometimes planning permission is needed for extensions, but customers might not know that there are often permits needed for fences, new windows, water heater replacements, decks and many other seemingly minor changes.

If you fail to prepare, prepare to fail

Do your DIY maths before hitting the shops.

It's important to do your research before tackling any big jobs around the house. Advise customers to work out how many tins of paint are required and find out the materials and tools they need beforehand to save time.



Know when to wait

In 2019, around **38%** of our Home Insurance claims were for Accidental Damage.

No matter how many YouTube tutorials someone might watch, sometimes only a professional will do. Advise customers to get in contact with a licensed tradesperson so they're able to secure a slot for the work. Traders will probably welcome the business and they can rest easy, knowing the job will be completed safely and to the highest possible standard.

Insure enough

Ensuring they have the right level of insurance to protect themselves against life's little accidents is the #1 thing your customers can do to protect themselves.

As an adviser, you should be practical and proactive:

- Ask about the size and type of renovations the customer is planning to carry out and check their Building and Contents insurance is adequate.
- Check whether the customer needs specialist insurance to cover expensive equipment, tools or accidents.
- Highlight the importance of accidental damage cover when undertaking new home improvement projects, to help protect against one-off accidents.
- Ensure customers understand that some insurers have policies that include faulty workmanship exclusions, meaning they won't receive compensation for DIY blunders.



With the UK adapting to new restrictions on our way of life, homes are more important than ever. Take the time to ensure your customers are informed and doing everything necessary to protect their houses and valuables from costly DIY disasters.