



Left and below Make sure you're properly covered, whatever your renovation or extension project. Discover the latest packages at [build-zone.com](http://build-zone.com)

# Is your home covered?

If you're planning a renovation or extension project, making sure you have the right type of insurance is critical for your peace of mind

**D**id you know that your normal house insurance doesn't cover your property if you are altering it through an extension, renovation or conversion, including the loft and garage? Many homeowners assume that their insurance policy will continue to provide cover if they carry out a major home-improvement project, but often this isn't the case as a lot of policies have an exclusion – meaning you aren't protected if you alter the structure of your building.

Adding an extension can be the biggest financial investment you'll make after purchasing your home, so why risk it all by not having the right insurance in place? Ask yourself if you could afford to rebuild your home and extension out of your own pocket if something went wrong. If the answer is no, then providers such as Self-Build Zone and Build-Zone can help to ensure your site is covered for the duration of the build, and afterwards.

Self-Build Zone's latest Home Improvement Package provides cover on a property while being improved or extended, even if you aren't initially living there, plus it covers all the new works and materials, right up to completion of the project.

As part of the package, tools and equipment left on site are also protected, while employers' and public liability insurance means that anyone working on site is covered if they suffer an injury, or if damage is caused to a third party or their property. What's more, should anything happen to a worker or family member while on site during the course of the construction, the cost of defending



or pursuing a claim is covered, plus there is also an additional contract on offer for any tradespeople or contractors that you employ to legally protect yourself from possible negligence.

With options to have approved inspectors carry out the building control and technical audits throughout the build, which can save you time and money, Build-Zone's comprehensive protection options also include the chance to take out a 10-year structural warranty on completion of the work, to protect you against defects in design, materials and workmanship. For more information, call 0345 230 9873 or visit [build-zone.com](http://build-zone.com). 🏠



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