

Renovation Insurance

In focus

What is Renovation Insurance?

Home Renovation Insurance is best for building projects costing £500,000 or more. It gives you comprehensive cover for the existing building, the ongoing contract works, your liability as a landowner, and any machinery and materials used on site.




Designed to protect your home *and* the building work for the duration of the building, there are no hidden exclusions or terms. And any warranties are clearly stated, so you can make your contractor aware of conditions they have to comply with.

Why is Renovation Insurance important?

In situations where renovations are planned, most insurance policies will withdraw coverage for the buildings and any related liabilities. In our experience, many insurers will completely cease cover and some conventional insurance policies won't provide coverage if the property is unoccupied.

How Renovation Insurance protects you

Relying on your contractor's insurance can be a costly mistake. With your own Renovation Insurance in place, you can be confident you've got everything covered.

-  **Comprehensive protection** - You're covered for risks including fires, flooding, storms, theft and accidental or malicious damage.
-  **Live in or move out** - Our specialist insurers will cater for any scenario, whether you want to continue living at home, move into temporary accommodation on site or leave your property unoccupied during the renovation work.
-  **Flexible cover** - Your policy can easily be extended with the addition of a pro-rata premium.

Why your contractors insurance isn't enough

A contractors insurance policy will only cover claims if they are negligent. It will not extend to the existing structure.



Myth Busting

A common misconception of most homeowners is that their home insurance policy will cover any renovation projects.



Did you know?

Non-negligence insurance is an optional extra which covers damage caused to neighbouring properties during the renovations process (as long as no one has been negligent).



You might have heard that Contractors' All Risks Insurance protects everything, but this is simply not the case. Taking out your own Renovation Insurance policy puts you in control at a time when your risk is much higher than normal.

Carl Sharp,
Renovation Insurance Specialist



Why choose Macbeth?

We'll be honest (because that's how we like to do business.) You can buy insurance from any insurance broker. But our business isn't really about insurance and finances; it's about people and relationships. We love getting to know you and your business, finding out what you need and making sure you get it. It's why so much of our business comes from referrals.

And, with over 30 years' experience under our belts, it's fair to say we know a bit or two about insurance.



I'm well aware that you need to trust your insurance provider. And I've always preached – and practised – open, honest business, conducted with integrity. Trust builds. This is how.

Paul Macbeth, CEO



What happens if I need to make a claim?

We're here for you when you need us most.

The way we see it, arranging insurance is only half the story. As a business that puts people first, there's no question that we're here to help should you ever need to make a claim. And it couldn't be easier. All you need to do is call your Client Manager at Macbeth, office or mobile, no matter what time. No need to dig around for your policy details.

Just explain what's happened and we'll take over from there.

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