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HOMEOWNERS COULD FACE HEFTY BILLS FOR DISASTROUS DIY

Bank holiday botches could cost thousands in uninsured damage

Householders embarking on a home improvement project this May bank holiday are being urged to check their insurance cover to avoid stumping up thousands of pounds to fix DIY disasters.

Halifax Home Insurance recommends homeowners check their home insurance documents beforehand to ensure they know what's covered, and also warns those who tackle major work they are not qualified for risk invalidating their home insurance policy.

Last year Halifax Home Insurance recorded almost 40,000* accidental damage claims, many of which were DIY-related such as spilling paint or drilling through pipes. In total the insurer paid out almost £13m for accidental damage, with each claim costing an average of £323.00 to fix. May alone saw over £1m in accidental damage claims, partly due to botched bank holiday home 'improvement' jobs.

Martyn Foulds, senior claims manager, Halifax Home Insurance, said: "May bank holiday is a key time for homeowners to dig out their tools and indulge in a spot of DIY. We'd urge those about to start a job to be aware of what their home insurance policy covers, consider accidental damage cover, and avoid taking on too much."

Research conducted by OnePoll last year** showed that while more than three quarters (77%) of householders would be confident enough to tackle painting, and half would attempt to put up shelves, more than 10 per cent (11%) would fit a new kitchen, and one in 20 (5%) would be willing to fit a new gas fire themselves, something Halifax does not recommend.

Martyn added: "For more specialist jobs involving gas, electrical, plumbing or structural work, it's essential to call in the experts, otherwise homeowners risk invalidating their home insurance policy if things go awry."

Halifax Home Insurance offers the following tips to help those planning to DIY this bank holiday weekend:

- Preparation is key – make sure you have all the correct tools and equipment for the job before you start to avoid coming unstuck later on
- Plan a budget beforehand and stick to it
- Call a professional for jobs involving gas, electrical or plumbing work. When choosing a tradesman, ask for references and certificates to demonstrate that they are competent
- Contact your insurer if any work is being carried out which may alter the structure or layout of the home such as an extension or garage, etc

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Accidental damage to some parts of the home such as sinks, baths and ceramic hobs is included in many home insurance policies, but it is worth considering purchasing additional accidental damage cover to protect against common DIY mishaps such as spilling paint, drilling through pipes, or putting feet through ceilings.

Ends

Notes to Editors

*Halifax Home Insurance In-house claims data 2012

**OnePoll survey of 2000 UK adults July 2012

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