



Protecting your home during renovation or construction

Maintain Proper Coverage

Notifying your agent of your renovation or construction plans prior to commencing them is a critical step to ensuring your policy limits and contract language will accommodate your plans. Traditional home/condo/co-op policies often contain penalties or exclusions

Proper Use and Care of Heating Systems & Fireplaces

Avoid fires, smoke damage and puff-backs by maintaining your systems properly:

Install a Water Leak Detection & Shut Off System, like [Leak Defense System](#). This device should be connected to your central station alarm and can provide a 5% insurance savings.

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