



## How to protect your home during renovation or construction.

### Maintain proper coverage.

To reduce the possibility of being underinsured during construction, it is your responsibility to notify your Gallagher Private Client agent as values increase through each phase of construction. This will allow for any needed adjustments in the amount of coverage for your house, to reflect the reconstruction cost information you provide.

### In areas without public hydrants, confer with your local fire department and Gallagher Private Client.

In the absence of fire hydrants, seek advice from your local fire department about the use of alternate water sources. Advance planning can reduce the damage should a fire occur. You will also qualify for premium savings.

### During renovations, keep your fire and burglar alarm system activated.

While floors are being sanded and plaster work is being done, the great amounts of dust often trigger alarms. Rather than disconnecting this important system, cover smoke detectors during the day. The plastic covers should be removed at night, when a fire is likely to go unnoticed.

### If you are building a new home, install and activate fire and burglar alarms as soon as the house is enclosed.

Only a phone line and a temporary power source are needed to allow for centrally monitored protection during construction. This protection allows for immediate notification to the proper authorities of a fire or break-in after workers have left.

### Keep an adequate number of portable fire extinguishers throughout the worksite.

A home under construction is particularly vulnerable to fire. Fire extinguishers close at hand can help prevent a small fire from causing major damage. Multipurpose models (Type A-B-C) of at least 10-pounds in weight are recommended. They should be kept in all areas of the home, and clearly marked for ease of locating them if needed.

### Guard against unwanted visitors to the construction site.

Vacant construction sites can attract unwanted attention, increasing the opportunity for theft, vandalism and personal injury liability. Consider these methods of protecting your home while it is under construction: motion activated lighting, perimeter fencing, gates or chains across driveways, and security guards.

### Clean up every day.

Many commonly used construction materials are highly flammable. Be sure that scrap lumber, sawdust, cardboard and other debris are removed daily. Advise the painters to remove all rags and solvents at the end of each day, as these can start a fire if left unattended.

### Consider installing a water detection shut off valve.

Installed during the early stages of construction, a water detection shut off valve system can be an affordable way to provide added protection against water damage on the interior of the home. It may pay for itself over time through premium reduction credits.

### Talk to your Gallagher Private Client agent about future premium credits.

Taking steps to better protect your home may lower the cost of your homeowner's policy once construction is complete.

## How safe is it?

Building your dream home or remodeling your current home is costly and time consuming. Construction and renovation significantly increase the chances of an accidental fire or other damage. We have found, however, that most construction-related losses can be avoided altogether. Gallagher Private Client offers these simple and possibly life-saving suggestions, in the hope that your construction project will be trouble free. We encourage you to discuss these measures with your contractor.

*Gallagher Private Client focuses exclusively on high and ultra-high-net-worth individuals, families, and family offices, providing them with comprehensive protection to meet their unique needs. We employ our unique Coverage Assessment Process and Renewal Solutions Review to identify and eliminate potential risks, exposures, and gaps in coverage. Gallagher Private Client works closely with your other trusted advisors like financial planners, accountants, and attorneys to ensure that your financial assets and personal property are properly protected.*

