

Undergoing significant renovations can be risky



When Americans were spending more time at home during the past year, many turned to home remodeling projects. Colin and Liz were told by their employers that they would be working remotely full time for an indefinite period. After months of trying to work at the kitchen table, the couple decided to expand their first floor and build home offices.



Risk

Home renovation projects include many risks you'll want to consider and protect against.



Loss

With one week left of the renovation, a construction worker left an oil and solvent soaked rag on the premises that ignited, causing a fire in the new space. Though the fire was extinguished before it got to the second floor, smoke caused \$150,000 in damage and made it impossible for Colin and Liz to work or live at home.



Solution

Before you start your next home renovation project, be sure to take preventative measures to ensure your home is safe. [Follow these simple risk mitigation tips to keep your renovation plans on track and save time, hassle, and thousands of dollars in damage.](#)



The Chubb Difference: Additional Living Expenses

Many standard insurance companies will provide additional living expenses if your home is uninhabitable after a covered loss, but may set a time limit and cap the coverage amount, leaving you to pay out of pocket or live below your standards.

Chubb pays extra living expense coverage in the event your home is uninhabitable due to a covered loss. Chubb helped Colin and Liz find a home in the same neighborhood and made sure they had enough space to continue working from home. Talk to your agent about how to protect your family and keep them comfortable after a loss.