

## The Renovation Game – a hazardous hobby

### The most common DIY-related home and contents claims from AA Insurance

**Auckland, 11 April 2016** – DIY can be a hazardous hobby, according to AA Insurance claims records. House fires caused by heat guns and customers going through ceilings are just some of the disasters claimed for by well-intentioned DIYers over the last year.

“It’s no surprise that Kiwis are big on their DIY,” says Aaron Dickinson, Head of Product, AA Insurance.

“Home renovation shows inspire us to get stuck in and, hopefully, save some money by doing the work ourselves.

“Unfortunately, our claims data shows that without the right know-how and preparation there is risk in taking on DIY projects, which can end in damage to your home or, worse, to you. In the 12 months to 30 September 2015 we paid out over \$8.5 million in home and contents claims for accidental damage, and even though DIY incidents made up a small portion of these claims, they often had a considerable impact.

“As home and contents experts, we’ve seen the end result of DIY work gone wrong,” continues Aaron.

“Some jobs may seem small but can often cause a great deal of damage. Hopefully this list of common DIY disasters from 2015 will help prevent others from making the same mistakes and ruining all their hard work.”

#### **Five Common DIY Disasters (Source: AA Insurance claims data)**

- **Heat gun fire** – One customer used a heat gun to strip paint from the exterior of his home. A weatherboard started to smoulder so he doused it with the garden hose. However, the smouldering restarted later in the day and caused extensive fire and smoke damage to the roof, a wall and electrical wiring in the ceiling. The Fire Service put out the fire but caused considerable water damage to the ceilings of several rooms with some collapsing under the weight, making the home uninhabitable until work was done. The customer’s home insurance covered the damage, as well as his temporary accommodation, for \$132,000.
- **Through the ceiling** – While investigating a leak in the roof cavity one customer put his knee through his home’s ceiling and caused almost \$900 worth of damage.
- **Plummeting power tool** – A customer dropped a power drill while she was installing venetian blinds in her kitchen. The drill cracked the ceramic cook top, causing over \$1,600 worth of damage.

- Paint spills – As one customer descended the ladder he was using to paint his bedroom walls, knocking the can of paint he'd put on the top step. As he hadn't put a drop cloth down, the paint spilled all over his bedroom carpet, causing around \$1,200 of damage as the entire carpet had to be replaced.
- Dropped scaffolding – A customer was moving scaffolding through her house to paint the hallway, when she accidentally dropped a piece on the dining table. It not only broke the glass, but also damaged the stainless steel frame, some of the vinyl chairs, a hanging glass light shade and, finally, a tile when it hit the floor. Her contents insurance covered the \$2,250.

“Cosmetic renovations, like painting and decorating, are generally covered under your home policy for any accidental damage while work is being carried out,” says Aaron. “However, some types of building works and structural alterations are not covered by typical home policies and require additional insurance. So it pays to check with your insurer that you're covered before you start any work.

“Keep in mind that TV renovation shows generally have professionals on hand to give sound advice. So, if you're not qualified to do a job, such as electrical work, then it's wise to hire a professional, and you can get on with the other jobs.”

## **5 tips for avoiding do-it-yourself disasters**

1. Safety first – protect your ears and eyes when using power tools, and wear a mask to prevent breathing in fumes, or dust particles. Use tools properly to avoid any accidents and make sure kids and pets are at a safe distance.
2. Be prepared in case something goes wrong – do you know where the power box is if you need to shut off the electricity? How about the fire extinguisher? Or clean up gear for paint spills? And is your mobile phone handy, and charged, if you need help?
3. Read the instructions on tools and products – getting it right first time saves you time and money.
4. Know when to get the professionals in – if you're not qualified to do a job, such as electrical work or adding an extension, it pays to hire a professional. They can advise on legal restrictions and building consents. Remember to make sure the professional you hire, and their contractors, are also insured.
5. Remember, faulty workmanship that contributes to the damage of your home may affect any resulting claim, whether you have done the work yourself or it was the home's previous owner – so get it checked out!

ENDS



### **About AA Insurance**

AA Insurance Limited is an expert in New Zealand home, contents, and car insurance. Launched in 1994, we're a joint venture between New Zealand Automobile Association and Vero New Zealand, which is part of the Suncorp Group. We employ over 650 staff to look after more than 340,000 customers and 635,000 policies.

We proudly support youth charity Blue Light, and the NRL Telstra Premiership and Holden Cup referees in New Zealand, and have been consistently recognised by: Reader's Digest Most Trusted Brands (since 2011), NZ Direct Insurer Award (since 2012), Kenexa Best Workplaces Survey (since 2008), and Canstar Blue Most Satisfied Customers (since 2011). We've also been recognised among New Zealand's 50 most successful companies in the Rep Z: Corporate Reputation Survey.

AA Insurance has an A+ (Strong) Insurer Financial Strength Rating given by Standard and Poor's (Australia) Pty Ltd. For further information visit [www.aainsurance.co.nz](http://www.aainsurance.co.nz).

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