



What To Tell Your Insurance Agent About Your Home Renovation Project

It's important to connect with your insurance agent when you're planning a home renovation project to ensure that you're covered during and after the remodel. Keeping your agent informed will make sure your investment is protected, or result in lower rates thanks to updates that make your home safer.



Description of the work:

A summary of what's included in the remodeling project.



Permits:

Provide copies of any permits to your insurance provider.



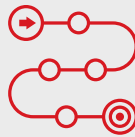
Cost estimates:

Include an estimate of the cost of your home renovation.



Contractor agreements:

An agreement with the contractor outlining the renovation scope of work.



Timeline:

A timeline of the start and completion of the project.



Photos:

It's helpful to provide before and after pictures for documentation.

What Can Increase Insurance Premiums?

- Increased square footage
- Additions
- Luxury building materials
- Upgrades such as a pool



What Can Decrease Insurance Premiums?

- New roofing
- Updated electrical
- Updated plumbing
- Adding home security

