

What insurance do I need if I am extending my home?

If you are carrying out extension works and are managing the project yourself, you should arrange extension insurance to cover the new works and the existing structure. This is because most home insurers will exclude loss or damage whilst the property is undergoing alteration or renovation.

Site insurance caters for both the existing element of the property that's being extended and all the new extension works that go into the process. The existing structure is usually your house - so if the property collapses while creating a new opening for example, the renovation insurance will cover it and completely replaces the requirement for building insurance, which is not suitable.

All the works, including any temporary works, materials, plant tools and equipment needed to be covered. Public liability and employers liability is automatically included to ensure you are adequately protected. You may also need to consider a 10 year structural warranty not just to cover the new extension works. Extension works need to be in place from the moment you plan to start works on the property and should continue to the point the project is completed and taken into full use.