

# How to Help Protect Your Home During Renovation or Construction



## When your dream home is so close to completion...

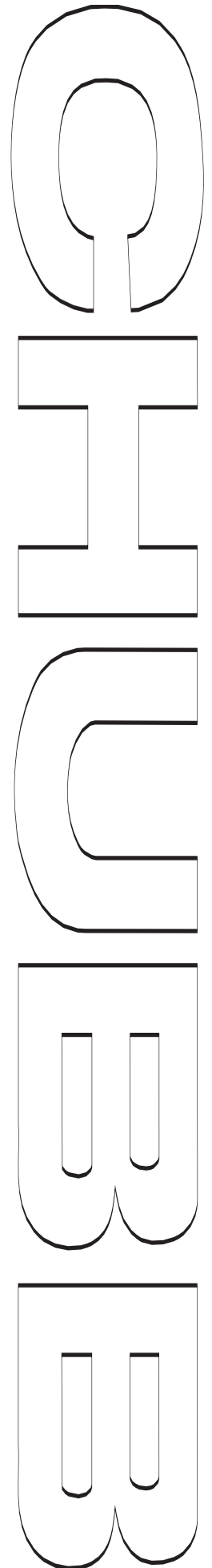
...you want to protect your investment of time, money and emotion. A house that is under construction or renovation is more vulnerable to damage or destruction than at any other time in a home's history. Improperly stored work rags may combust, newly installed plumbing can leak, and intruders might vandalize your vacant home... just to name a few possibilities. However, there are measures you can take to help prevent or minimize such losses.

To help ensure a safe and problem-free renovation or construction project, Chubb offers the following recommendations for your home. Some of these recommendations may become required if Chubb insures your home during renovation or construction.

This guide describes many technical terms, which will assist in your discussions with qualified contractors.

### For all construction projects

- **Keep a sufficient number of fire extinguishers distributed throughout the worksite.** There should be at least one fire extinguisher for every 2,000 square feet of space on each level of the home. Fire extinguishers should be ABC-rated, UL- (Underwriters Laboratories) approved, and at least 10 pounds in capacity. All extinguishers should be mounted where they are highly visible and readily accessible to all workers. Fire extinguishers should be installed in the actual house once the majority of the home is enclosed. It is recommended that you keep extinguishers in your home, even after construction is completed.
- **Consider installing a residential sprinkler system.** If installed during the early stages of construction, a sprinkler system is an affordable way to provide protection against fire. Likewise, it may pay for itself over time in the form of discounts on your homeowners policy once construction is finished. A licensed contractor should be hired to install the sprinkler system, which should be designed to meet NFPA 13R standards – at a minimum. The system should include sprinkler heads in all living areas, basement, attic, garage, and furnace and mechanical rooms. It is also recommended that a UL-listed water flow alarm be installed and tied into the monitored alarm system to help minimize damage from leaks that could occur within the system.





- **Clean up the worksite every day.** Many construction materials are highly combustible. Make sure sawdust, cardboard and other debris and flammable materials are removed daily to help minimize the “fuel” available for a potential fire. Flammable and combustible liquids should be stored in metal cabinets specifically designed for this purpose.

### **For projects \$1 million or more in value**

- **Install temporary fencing to keep unwanted visitors away from the construction site.** Fencing should limit access to the home while construction is in progress. The fencing system should include perimeter fencing, gates or chain link across a driveway entrance. The fencing system should be locked any time workers are not present.
- **Add night lighting to further discourage intruders.** Lighting should be UL-listed and motion-activated. The lighting should illuminate all sides of the home while it is under construction.
- **Install or maintain fire and burglar alarm systems.** If you are remodeling and already have a fire and burglar alarm system, keep them activated during your renovation project. If you don’t already have these systems in place, plan to install them once remodeling is completed. If you are building a new home, plan to install a temporary fire and burglar alarm system while the house is under construction.

#### ***Fire alarm systems — what you need to know***

A *temporary* fire alarm system should be installed and monitored by a UL-listed central station company as soon as the home is fully enclosed. This temporary fire alarm system is for the protection of the home against fire only while it is under construction. It does not provide adequate protection for a completed home or your personal safety.

The temporary system should consist of at least two *heat* sensors on each level of the home, including the basement. Heat sensors are preferred to smoke detectors in homes under construction, since they are less likely to cause false alarms due to construction dust, etc. Larger homes may need more protection, so a good rule of thumb is one heat detector per 1,000 square feet of enclosed area. The system should include signal continuity, auto-arming and self-assessing features.

Upon final installation of all interior features of the home, a *permanent*, centrally monitored fire alarm system should include a combination of smoke and heat detectors. It should be installed and activated before anyone occupies the home. The system should include smoke detectors in all living areas – one smoke detector for every 900 square feet of space on each floor. Smoke detectors should also be placed in finished basement areas or unfinished areas that are removed from furnaces or other sources of smoke. At least two smoke detectors should be located on each level of the home, including the basement. Heat detectors should also be placed in all mechanical rooms, the kitchen, garages, attic areas and laundry rooms.

#### ***Burglar alarm systems — what you need to know***

For early detection of home intruders, *temporary* motion sensors should be installed as soon as the home is fully enclosed. A UL-listed central station should monitor the temporary system. Motion sensors should be placed in central areas like the main hallways on the first and second floors of your home. The system should include signal continuity, auto-arming and self-assessing features.

Upon completion of all final interior features of your home, the installation and activation of a *permanent* burglar alarm system should be completed. This system should consist of UL-approved magnetic contacts on accessible exterior doors and windows and interior motion or glass break sensors in key locations. Consult with your alarm installer for additional needs.

## For projects \$3 million or more in value

Due to the increased risks associated with constructing a custom home of this value, a security guard *or* intelligent digital video recorder (DVR) should watch over your home during the evening and weekend hours when contractors are not on site. One of these services should be engaged when the value of the home reaches \$3 million. Either security service can help to decrease the likelihood of a loss or minimize damage.

- **Hire a security guard.** A professional guard should be on the construction site anytime workers are not present (typically 5 p.m. until 7 a.m. on weeknights and throughout the weekends). The guard should inspect the interior and exterior of the home every two hours at a minimum, checking for signs of water leaks, smoke indicating a fire, or intruders. A log of these inspections should be maintained. While not providing surveillance within the home, the guard should be posted at the primary entrance point or an otherwise conspicuous location to deter intruders. A protocol should be in place so the guard would immediately call the police when detecting an intruder, the fire department when detecting smoke, or the homeowner or general contractor for any water leaks or other significant problems.
- **Install a surveillance system.** If you choose to install an intelligent DVR system, cameras should be placed around the perimeter of the home to send video images of the home exterior to a DVR at all times. During pre-set times, the cameras monitor the video and alert a central station if there are any major changes. The central station should also be alerted if photobeams or motion detectors on the exterior of the home are triggered. Trained professionals at the central station watch the real-time images for signs of intrusion, fire or any other major issues. These professionals follow a prescribed course of action, depending upon the situation, which may include intervention or alerting the police or fire department.

### *The surveillance system should include the following:*

- UL-approved central station monitoring.
- At least four outside cameras to provide exterior views of the entire home. (More cameras may be required for larger or more complex homes). Consider installing a camera at the front gate or driveway, if there is a single point of entry to the property. Also consider interior cameras, if your installation company provides this option. Interior cameras should focus on points of entry and primary corridors.
- The surveillance images should continuously record to the DVR, while central monitoring should automatically activate and deactivate at prescribed times. Prescribed activation times should only be changed with the homeowner's permission.
- Surveillance *warning signs* should be posted at all site entries and other conspicuous locations.
- A system with *intervention capabilities* is preferred, so the central station can use a two-way intercom to communicate warnings to intruders.

### *For an intelligent DVR system, we suggest the following protocol:*

- If the central station identifies smoke or fire on camera, the fire department should be notified immediately, followed by a call to the homeowner.
- If any non-emergency issues are noticed, the owner or someone identified by the owner should be contacted immediately to check on the home.
- If there is a *verified video intrusion*, meaning the central station employee has seen an intruder, the central station should call the police immediately. The homeowner should then be notified.

## Complimentary On-Site Appraisal and Security/Safety Consultation

Chubb is committed to helping you protect your home during renovation or construction and after your project is completed. A highly trained Chubb appraiser can conduct a complimentary appraisal at the renovation or construction site. The on-site appraisal will help to estimate the replacement cost of your home, so you and your insurance agent or

broker can determine the amount of homeowners insurance you need. The appraiser will also provide security and fire prevention recommendations and can work with your builder, alarm company or other service providers to help prevent loss during the project (and once renovation or construction is finished). The appraiser may take notes, photographs and measurements and speak with your builder or other contractors to create a detailed report that documents the special features of your home. This report will be delivered to you upon completion of your project.

### **Homeowners Insurance Discounts**

Taking steps to better protect your home may significantly lower the cost of your homeowners insurance policy once renovation or construction is completed. In most states, Chubb offers premium credits (policy discounts) for sprinkler systems, fire and burglar alarms, and surveillance systems. Your Chubb appraiser can offer recommendations that will help to reduce your policy premium. Talk to your agent or broker for more details.

### **The Chubb Tradition**

As a leading global insurer for owners of fine homes, autos and possessions, Chubb has been known for innovation, quality protection and unparalleled claim service since 1882. You can report a claim anytime, day or night. Our no-quibble philosophy means that we strive to issue payment within 48 hours of a claim settlement. In fact, 96 percent of surveyed personal insurance customers in 2005 were “highly satisfied” with their overall claim experience.

With more than \$48 billion in assets, Chubb receives consistently high ratings from A.M. Best, Standard & Poor’s and Moody’s, attesting to the solid financial strength that backs every Chubb policy.

### **For More Information**

Contact your independent agent or broker, visit [www.chubb.com/personal](http://www.chubb.com/personal) or call **1.877.60CHUBB**. Check out our website for homeowner tips on a variety of topics, such as preparing for natural disasters, winterizing your home, and maintaining home appliances.



**Chubb Group of Insurance Companies**

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[www.chubb.com/personal](http://www.chubb.com/personal)

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