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YOUR MONEY

Brush off DIY disasters

THE BANK Holiday is traditionally the time when budding DIY-ers decide to get stuck in to their latest project. But while many of us like the idea of aesthetic jobs such as decorating, new findings from Halifax Home Insurance show that a quarter of homeowners have ignored a serious problem.

Further research published in the insurer's Home Maintenance Monitor reveals that 11 per cent of UK homes are in need of major improvements (classified as requiring professionals to do the work) while half require minor works.

Despite more than a quarter of homeowners professing to be home-maintenance aficionados, almost a third say they have the skills to carry out only basic cosmetic improvements, such as painting or grouting – and that they lack the confidence to undertake even straightforward maintenance. Nearly a quarter admitted they ask for their parents' help.

But looking after your home needn't be a daunting task. "By making a number of small maintenance checks throughout the year homeowners can save time and money and ensure their home is well maintained," says television DIY expert Ben Hillman. "For example, it can cost just £40 to have the gutters cleaned, whereas replacing damaged gutters can cost more than £550."

Similarly, replacing a few roof tiles will cost £60, but retiling the roof

FIVE-MINUTE GUIDE TO... KEEPING YOUR HOME WELL-MAINTAINED

By **Esther Shaw**

could set you back at least £5,000, and servicing a boiler will cost about £70, compared to about £1,500 for a replacement.

While cosmetic quick-fixes are often the popular choice, a lack of awareness may lead homeowners to avoid problems that could have a more serious impact.

"By failing to maintain a property properly, homeowners risk invalidating their insurance," warns Martyn Foulds from Halifax Home Insurance. "If something goes wrong as a result of neglect, you could run up a hefty bill."

Here we look at the simple steps you can take to ensure your home is well maintained – plus tips to avoid a home-improvement project turning into a DIY disaster.

SMALL MAINTENANCE CHECKS

- Arrange for your boiler to be serviced at least once a year by a Gas Safe registered professional, and have the central heating and gas fires checked too.
- Check your loft is insulated

properly, but ensure it also has adequate ventilation.

- Keep the central heating set to at least 10 degrees during the colder months to prevent pipes from freezing.
- Check the condition of the roof and look for cracked or broken tiles, cracks in the chimney, or problems with the pointing. Hire a roofing contractor to carry out any necessary repairs as soon as possible.
- Clear the gutters and drainpipes of any leaves or debris that have built up to reduce the risk of blocks and overflows.
- Keep gates and outbuildings securely fastened and secure any other loose items.
- Cut back low-hanging branches that could cause damage in high winds or storms.
- Keep an eye on all areas of your home to check for problems that might be developing.

CHECK YOUR INSURANCE POLICY

If you are planning on embarking on a home improvement project this Bank Holiday – or over the next few weeks – check your insurance before you begin. This will ensure you know what's covered.

Last year, Halifax Home Insurance recorded about 40,000 accidental damage claims, many of which were DIY-related, such as spilling paint, drilling through pipes or putting feet through ceilings. According to its figures, each claim cost an average of £323 to fix.

"This is a key time for homeowners to indulge in a spot of DIY, but we would urge people to familiarise themselves with what their policy covers," says Foulds.

If you are considering undertaking jobs around the house, it may be well worth taking out accidental damage cover, especially when figures from AA Insurance show household accidental damage claims tend to rise slightly in August compared with June and September.

Once you have checked your policy and got the right cover in place, make sure you have all the correct tools and equipment to hand before you start any job to avoid coming unstuck later on. Also plan a budget for the work – and make sure you stick to it.

GET SOMEONE IN

If you do not feel qualified enough to carry out certain jobs around the home, don't be afraid of calling in the professionals.

This is particularly important when it comes to jobs involving gas, electricity or plumbing. "By tackling major work you are not qualified for, you risk invalidating your home insurance," warns Foulds. "Before starting any job, ask yourself whether you're taking on too much."

When choosing a tradesman, ask for references and certificates and make use of sites such as TrustMark. This is a helpful not-for-profit organisation, licensed by the Government and supported by consumer protection groups, that offers a database of local, trustworthy and reliable tradesmen.

Other useful services include CheckATrade.com, RatedPeople.com and MyBuilder.com.

CHECK WITH YOUR INSURER

Finally, if you are carrying out work that may alter the layout or structure of your home – such as embarking on a loft conversion or adding a conservatory or garage – contact your insurer.

"Many insurers only increase premiums once the value of your property increases significantly," says Kevin Pratt, insurance expert from MoneySupermarket.com. "Despite this, failing to inform your insurer could void the policy, so it is important to let them know. Your insurer will then let you know if you need to upgrade the buildings and contents insurance, or both."

