

Shoddy workmanship warning for DIYers and Weekend Warriors

Auckland, 17 October 2017 – Reality DIY shows may inspire would-be weekend warriors to get stuck into their own renovations, but shoddy workmanship may not only cost you money to fix, but also invalidate your insurance cover warns AA Insurance.

“If you’re undertaking serious renovations at your place, like adding a room, garage, extensive decking or veranda, then you should be aware that your insurance cover is dependent on the work complying with current building laws and regulations,” says Amelia Macandrew, Customer Relations Manager, AA Insurance.

“It’s pretty much in our Kiwi genes to want to attempt some DIY, but unless you’re qualified to do a job then it’s wise to hire a professional, so you can get on with the other jobs.”

Interestingly, research from the latest AA Insurance Home Survey* does suggest we know when to let the professionals take over. While six in 10 homeowners had a crack at DIY over 12 months, the majority stuck to the work they could handle, with the highest percentage most comfortable on the end of a paintbrush (75%), followed by 24% working on roofing and guttering, and 20% pursuing other outdoor-type projects like fencing, decking and landscaping. There were far fewer attempting electrical and plastering work (17% each), plumbing (16%) and tiling (8%).

Despite this, our DIYers are still confident in their abilities with almost 60% rating their skills as either excellent (10%) or pretty good (46%) with men more confident of their skills than women (62% vs 50%). Meanwhile 30% of all homeowners thought they could improve a little and 14%, a lot.

“Regardless of whether you’re cocky, confident or cautious, accidents can and do happen - as many of our survey respondents discovered,” says Amelia. “As home and contents experts we’ve seen the end results of DIY disasters first-hand.”

For example, one customer was using a post-hole digger when he hit what he thought to be a tree root. In reality he had cut through the power main. It was soon reinstated and the damage repaired but the extent of the damage became apparent later, when he found the work had caused a significant power surge that damaged \$5,500 worth of appliances including the home security alarm and four surge protectors.

Another DIYer was installing a walk-in wardrobe to the master bedroom. While hanging a piece of plywood he fell off the ladder and damaged an air compressor and two uninstalled toilets, still in their boxes. His contents insurance covered the damage for \$1,400.

Cosmetic jobs, like the popular painting and decorating tasks, are generally covered under your home policy for any accidental damage while work is being carried out, like the oily footprints of one customer's four-year old that walked over the freshly stained deck and onto the lounge carpet. However, some types of building works and alterations aren't covered by typical home policies and may require additional cover called Contract Works insurance. So, it pays to check that you're covered by your insurer before you start any work, says Amelia, and make sure any contractor you hire has their own insurance too.

"Unlike the renovation shows on TV, most homeowners don't have professionals on hand to give sound advice while they work," she continues. "So, we've put together the following tips from our experts to help you avoid some of the pitfalls."

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!

* In 2017, AA Insurance surveyed 760 Kiwi homeowners about DIY.

ENDS



About AA Insurance

AA Insurance has demonstrated trusted expertise in home, contents, and car insurance in New Zealand since launching in 1994. We're a joint venture between New Zealand Automobile Association and Suncorp Group, and we employ over 650 staff - who are all based in New Zealand - to look after nearly 350,000 customers and over 700,000 policies.

We proudly partner with Eden Park, support youth charity Blue Light, and have been consistently recognised by: Reader's Digest Most Trusted Brands (since 2011), NZ Insurance Industry Awards (since 2012), IBM Kenexa Best Workplaces Survey (since 2008), Canstar Blue Most Satisfied Customers (2011-2016), and the Colmar Brunton Corporate Reputation Index (since 2015) that recognises New Zealand's most successful companies.

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.

For more information please contact:

Nicole Steven, Botica Butler Raudon Partners, (09) 303 3867, 021 025 31886 or email nicoles@botica.co.nz

Amanda Fifield, AA Insurance Limited, (09) 927 2085 or email Amanda_Fifield@aainsurance.co.nz