ADD VALUE
RENOVATIONS

HOMEOWNER RESOURCE · INSURANCE

Contract Works Insurance.

Because the work happens in your home, the contract works cover for your renovation is arranged by you, through your own insurance company. This guide explains why, what to ask your insurer for, and the written confirmation to send us before work starts.

ARRANGED BY	You, through your home insurance company
APPLIES TO	Renovations, alterations & extensions to your home
PROVIDE TO AVR	Written confirmation of cover, before work starts

ADD VALUE RENOVATIONS LTD
G/f, 110 Carlton Gore Rd, Newmarket, Auckland
09 393 5658 · addvaluerenovations.co.nz

*Add Space.
Add Comfort.
Add Value.*

WHY IT WORKS THIS WAY

Your home, your insurer, your cover.

When we renovate or extend an existing home, the work happens inside a house that **you own and you insure**. That is different from a new build on a bare section — and it changes who arranges the contract works insurance.

For alterations and additions to an existing home, standard New Zealand practice — and the residential building contracts used across the industry — is that **you, the owner, arrange the contract works cover**. It is normally added as a short-term extension to the house insurance policy you already hold.

There is a good reason for this. During a renovation, the cover needs to protect **both the new work and your existing house** while walls are open, the roof is off, or services are disconnected. Only your own insurer — the one who already covers your house — can extend cover across the existing structure. A policy taken out by a builder would typically only respond to the new work, which could leave the house itself exposed. Your insurer staying on cover for the whole property, works included, is the cleanest protection you can have.

> **Important:** standard house insurance does not automatically cover renovation work. Most New Zealand insurers require you to tell them **before structural work starts** — if they are not told, cover on the whole house can be affected. One phone call before we start protects everything you own.

WHAT OUR INSURANCE COVERS

Where AVR’s cover fits in.

Add Value Renovations Ltd holds **Broadform (Public) Liability cover of $2,000,000**, plus Statutory Liability and Employers Liability, with NZI. The current Certificate of Currency is available in the Client Area for your records. This responds if our work causes damage or injury — it sits alongside, not instead of, your contract works cover.

We also insure our own tools and equipment on site. That cover protects our business gear only — it is not insurance on your home, which is why the contract works conversation belongs with your insurer.

BEFORE WORK STARTS

What to ask your insurance company.

One call to your insurer or broker sorts this out. Here is exactly what to cover off — most insurers deal with renovation extensions every day, so this is routine for them.

STEP	WHAT TO DO
01	**Call before the start date** Tell your insurer you are renovating, that a written building contract is in place, and when work is due to begin. Do this well before we're on site.
02	**Describe the project** Give them the scope of work, the contract value, the expected duration, and whether you will be living in the home during the works. If the house will be empty for more than 60 days, tell them that too.
03	**Ask for contract works cover** Ask them to add a contract works extension to your house policy for the period of the works — and confirm that **both the new work and your existing house** stay covered during construction.
04	**Give them our details** Most insurers will ask who the contractor is: Add Value Renovations Ltd, a Registered Master Builder, with the work carried out or supervised by a Licensed Building Practitioner.
05	**Get it in writing** Ask for written confirmation — an endorsement letter or a certificate of currency showing the renovation is noted and covered. A verbal "that's fine" is not enough.
06	**Send the confirmation to us** Email the written confirmation to your AVR project contact as an attachment. We file it with your building contract, and it needs to be with us before work starts.

Cost and timing: every policy is different — ask what the extension costs and exactly when cover begins and ends, and get the answers in writing.

THE PAPERWORK

Who covers what.

Once your insurer's written confirmation is with us, this is how the protection on your project stacks up:

WHO	WHAT IT COVERS
You & your home insurer	Your house and the contract works — loss or accidental damage to the existing home and the new work during construction.
AVR — liability cover (NZI)	Broadform Public Liability $2,000,000, Statutory Liability and Employers Liability — responds if our work causes damage or injury. Certificate of Currency available in the Client Area.
AVR — tools & equipment	Our own business tools and gear on site. Business cover only — not insurance on your home.
Master Build 10-Year Guarantee	If taken up: loss of deposit, non-completion, defects, and structural cover after completion — separate from insurance, provided through Master Build Services.

CHECKLIST

Before we're on site.

- You have told your insurer about the renovation, before the start date
- Contract works cover is in place across the new work and the existing house
- You hold written confirmation from your insurer — not just a phone answer
- A copy of that confirmation has been emailed to your AVR project contact

> **Questions?** Call us on 09 393 5658 and we'll walk through it with you — and if your insurer wants project details, we'll supply them directly.

This guide is general information only, not financial or insurance advice — Add Value Renovations Ltd is not an insurance adviser. Your policy wording and your insurer's terms always prevail; talk to your insurer or broker about your specific situation.