



DIY is great – until it isn't!

I'm a huge fan of Do It Yourself (DIY) projects. What guy doesn't love to get in a Bobcat borrowed from a buddy, dig up some dirt to set the stage for an awesome new deck, and accidentally put a nice ding in his house's foundation.

Yes, true story. This was my story in the early 1990's. I can laugh at it now, and am happy things such as Social Media didn't exist back then, because I can guarantee I would have been the laughing stock of the neighborhood as they perused my faux pas DIY'ing on Facebook.

There's always a lesson learned, and I'm sharing my sordid DIY past with you for a reason. Certain things should be left to professionals. Those small front loaders look like they are easy to maneuver – hell, the pros make it look simple! But in fact, it was a bit more difficult than I thought – hence the ding in my foundation. This could have been a lot worse. I could have made a fatal ding that would have required extensive costs to repair. Guess what – my homeowner's insurance would NOT have covered it. Sorry – DIY incompetence is not a covered peril according to the insurance underwriting world.

Here are my FIVE home improvement 101 rules:

1. **Know your capabilities.** There is a huge difference between painting a room and hanging drywall or replacing a valve in a sink vs. building out a bathroom and doing the plumbing yourself. Remember Tim the Tool Man Taylor? Hire an expert.
2. **Vet your contractors.** Your bowling buddy who redid his/her bathroom does not make said buddy an expert. Hire a licensed AND insured contractor. Make sure you get references and REQUIRE they give you a copy of that license and certificate of insurance that includes liability, workers' compensation, crime AND products and completed operations coverage.
3. **Get estimates and contracts.** I can't stress this one enough. Get a price up front and be very clear on what is covered and what isn't. Is there a guarantee of work? What

happens when something goes wrong a month from now? Get it up front, and get it in writing.

4. **Be clear on completion dates:** This should be part of the contract, if not – make them add it. Note that if this is an outdoor job, weather may come into play so you need to be realistic!
5. **Will they be using subcontractors?** Many do, and that's ok. Make sure you know who they are and confirm with your contractor that he has certificates of their insurance.

You'll notice I mentioned insurance a lot. It's not only because it's what I do for a living, it's because it's smart business practice. Back in the 90's if I hired someone to do the digging – it would have been their machinery and their mistake. Their insurance would have fixed my foundation. Here is one of the biggest reasons to hire an expert. They not only know what they are doing, but they are also responsible and liable for their work.

If you've got some DIY stories that are doozies – please send them my way. Not only does misery love company, but I just love a good story.

If you have further questions on what to look for in a contractor, give me a call. I've learned the hard way and now have a long-lasting relationship with my contractor buddies. We've officially bonded and my DIY projects are now limited to power washing my deck.

Vince ViVenzio

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