



Hints For Homeowners

Safety First: Protect Yourself During DIY Projects

(NAPSA)—Reality TV shows, online webcasts and YouTube videos have encouraged many people to try the do-it-yourself (DIY) route when it comes to tackling less-complicated home renovations or fixes. Often, there are advantages to DIY projects, such as financial savings, learning new skills, environmental benefits and more.

Sometimes, however, safety can seem an afterthought when it comes to DIY. Bear in mind, accidents can happen to anyone—whether you're cleaning the gutters, installing new floors or rearranging heavy furniture.

In fact, of the more than 50 million DIY home improvement projects that will take place this year, one in five of the participating homeowners will experience an injury, according to the Home Safety Council. These accidents can add up: The Healthcare Leadership Council found that without health insurance, the average cost to treat a broken leg is more than \$10,000.

This can be a problem considering a recent survey of employees, commissioned by Aflac, found that 49 percent of employees have less than \$1,000 on hand to pay for out-of-pocket medical expenses.

When participating in a DIY project, consider the following safety tips to help reduce your risk of becoming injured and facing medical bills you can't afford.

1. Always follow instructions.

Before starting any project, carefully read the instruction manual of any appliance or tool you'll be using.

2. Forgo fashion.

Always wear protective clothing, including safety goggles, gloves and a dust mask, when working with potentially hazardous materials. Avoid jewelry



Do-it-yourself projects can be fun and save you money, but remember, safety is no accident. Be prepared.

and loose clothing while using power tools.

3. Keep a first-aid kit handy.

Choose a first-aid kit that's easy to carry, latches securely and can be opened quickly.

4. Never leave a project unattended.

Never leave tools or materials unsupervised during a DIY project. Unattended power tools or a bucket of paint on your ladder can be a disaster in the making.

5. Know when to hire a pro.

Although you may save money with a DIY project, taking matters into your own hands may do more harm than good. Small jobs can be simple but many tasks are better left to the experts.

6. Add a layer of protection.

Consider adding a supplemental accident insurance plan to help you stay ahead of medical bills and out-of-pocket costs that can accumulate with an emergency. To learn more about the benefits of an accident insurance policy, visit www.aflac.com/accident.

Protecting yourself at all times is important, especially when the cost of an accident could put you in a deep financial hole. You can be safe—all while getting your hands dirty and tackling new projects.