

SAFETY SENSE

Simple Suggestions To Improve Home Improvements

(NAPSA)—With interest rates recently reaching record lows, home improvements are capturing the imagination and the wallets of Americans everywhere. While budget and aesthetic considerations are important, safety should be at the top of any “to do” list.

“Home improvement projects can be great investments, which is why consumers collectively spend \$366 billion on them each year,” said Dan Liparini of MetLife Auto & Home. “But unless safety comes first, all your money and hard work can literally go up in smoke.”

MetLife Auto & Home offers these suggestions to improve the safety and integrity of your home improvement project:

- Before you start any project involving electricity, ask a qualified electrician to make certain you have enough wattage and that your wiring is up to code.

- Before you install appliances, consider accessibility to outlets. Through proper planning, you can cut down on exposed wires and extension cords. If necessary, add outlets near your new appliances.

- Think about installing ground fault circuit interrupters (GFCI)—in the event of a short, these circuits turn electricity off before severe injuries or electrocution can occur.

- Upgrade your safety devices. Smoke alarms, carbon monoxide detectors, and home burglar alarms can save your life and protect your investment.

- In the kitchen, if you have small children, install kid-safe features such as oven-door locks, surface warning lights, and stove knob covers.

- In the bathroom, owners of older homes may want to replace their shower pans with more leak-resistant shower systems, in order to avoid water damage.

- If you have a fireplace, con-



Home improvements are a great way to increase your home's value, but be sure you protect that investment.

sider upgrading its energy efficiency. Air circulation devices or a pellet stove can help with energy efficiency and safety.

Once you've completed your improvements, make certain that you've adequately protected your investment. Check with your insurance agent that the amount of insurance protection on your property is adequate.

“Improvements increase the value of a home,” said Liparini. “Make sure your coverage accommodates this. Also, check to see whether your homeowner's policy has “replacement cost” coverage, which guarantees that damage to your home will be covered, even if the coverage limit is inadequate. This is important if your house is destroyed and needs to be completely rebuilt.”

MetLife provides additional information through its award-winning “Life Advice” series, which covers such topics as “Home Improvement” and “Keeping Your Home Safe,” available online at www.lifeadvice.com.