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— QUICK GUIDE TO —

Deciding to DIY vs Call a Pro



Home Maintenance Checkups

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01 When to DIY vs Call a Professional

When your budget is on the line, the decision to call a professional or attempt DIY maintenance can be crucial... not to mention stressful!

To relieve some of the pressure, we've put together some general guidelines in this mini guide to help you make the decision in a crunch, and some added tips for hiring a pro if needed.



DIY if...

It falls under basic maintenance

You should be able to take on tasks like changing air filters, cleaning gutters, and replacing light fixtures if you have some basic tools and skills.

It's considered a routine task

Regular maintenance tasks, like mowing the lawn, cleaning windows, and landscaping, are usually DIY-friendly.

The repairs are minor

Smaller repairs, like fixing leaky faucets, replacing doorknobs, or patching small holes, can usually be handled by homeowners with even the most basic of skillsets.

Call a Pro if...

It takes time and expertise

If a task seems beyond your skill level or requires specialized tools, hiring a professional is often the best choice. It can save you time, frustration, and money.

It involves specialized skills

Tasks that require specialized skills, such as intricate woodworking or complex electrical rewiring, should definitely be left to the professionals.

Requires complex repairs

More complex projects, especially those requiring specific knowledge, such as fixing HVAC systems, major roof repairs, or complex electrical issues, should be entrusted to professionals.

It's mostly cosmetic work

Painting walls, ceilings, and some furniture are common DIY projects if you have the patience and attention to detail. The same can be said for some small staining, stripping, and upholstery projects, as well.

You have safety concerns

As a rule of thumb, unless you're a licensed professional, don't attempt to DIY any task that involves electrical work, major plumbing, gas lines, or structural changes due to safety concerns.

Instillation is easy

If you are good at following instructions, some installations, like putting up shelves or assembling furniture, can be done DIY.

There are concerns about codes, regulations, warranties, or insurance

For major installations, repairs, or upgrades, hiring a professional ensures that warranties are upheld, and your homeowner's insurance remains valid. Professionals are also well-versed in local building codes and regulations, so you know the work being done is up to code and you can avoid potential legal issues down the line.



Ultimately, the decision depends on your comfort level, available time, and task difficulty. When in doubt, it's better to seek professional assistance to ensure the job is done safely and correctly.

Home Hero provides a safety net when DIY projects end up more dangerous than planned—an **emergency medical expense benefit up to \$5,000** for injuries due to a home related accident.



02 Tips for Finding a Trustworthy Pro

Finding the right maintenance professional or contractor is crucial to ensuring that your home improvement projects are done correctly and reliably. **Here's a step-by-step guide to help you find a trustworthy pro:**

1

Ask for Recommendations & Research Online

- ▶ Start by asking friends, family, neighbors, and colleagues for recommendations. Personal referrals can provide valuable insights into the quality of work and professionalism.
- ▶ Use online platforms like Google, Yelp, Angie's List, or HomeAdvisor to find local contractors and read reviews from other customers.
- ▶ Look up the contractor's name on the BBB website to see if they have any complaints or negative reviews.
- ▶ Review the contractor's website and social media profiles. A professional online presence can indicate their commitment to their work and clients.

2

Look for Experience & Check References

- ▶ Choose professionals with a solid track record and experience in the specific type of work you need. An experienced contractor is more likely to handle unexpected challenges effectively.
- ▶ Verify that the professional or contractor is licensed and insured to work in your area. This ensures they meet the legal requirements and have appropriate coverage.
- ▶ Ask for professional references from previous clients. Contact these references to inquire about their experience with the contractor's work quality, reliability, and professionalism.

3

Do Your Due Diligence

- ▶ Get multiple quotes from several professionals or contractors. This helps you understand the typical cost range for your project and identify any unusually high or low estimates.
- ▶ Arrange an in-person meeting with potential contractors to discuss your project. This gives you a chance to gauge their communication skills, professionalism, and compatibility.
- ▶ During your meeting, ask questions about their experience, the materials they use, the estimated timeline, and how they handle unexpected issues.
- ▶ Be cautious of high-pressure sales tactics or push for quick decisions.

4

Get Everything in Writing

- ▶ Once you've selected a professional, ask for a detailed written contract that outlines the scope of work, materials, timeline, payment schedule, and any warranties.
- ▶ Ensure that all agreements, changes, and discussions are documented in writing as well. This helps avoid misunderstandings later.
- ▶ Pay attention to your gut feelings about the contractor. Trustworthy professionals are transparent, responsive, and make you feel comfortable.

When it comes to big-ticket appliance or electronic repair services, a **Home Hero** plan does more than put money back in your pocket, it **allows you to do so using the professional of your choice!**

Remember, it's essential to take your time in selecting a maintenance professional or contractor. Rushing the process can result in a bad experience--and bad experiences can be costly. Contractor fraud or malpractice often ends up costing the victim twice as much because you may still need to pay a legitimate professional to bring the work up to standard or repair the damage.¹

03 A Helping Hand for Homeowners

Navigating home maintenance, whether contracting it out or going it alone, can be confusion and costly. We're here to help, but that's not the only way we benefit homeowners like you.

A **Home Hero** plan membership offers a helping hand for unexpected homeownership costs you just didn't see coming, so you never have to worry about busted big-ticket items blowing your budget again.

A subscription-based benefits package, **Home Hero** provides a suite of practical benefits designed with real life in mind, **all for under \$20 a month**. And these benefits aren't only there to help when things go wrong. Home Hero actually benefits you in the everyday, too.

Learn more at www.myrealbenefits.com



Home Hero

* This is not insurance.

- ** Emergency Pet Medical Reimbursement coverage is underwritten by American Bankers Insurance Company of Florida (home office Miami, FL) and is subject to all terms, conditions and limitations, including limitations on amount of coverage, set forth in the policy documents.
- Only 1 Emergency Pet Medical reimbursement benefit paid per claim occurrence and only 2 claims per 12 month period.

Coverages are subject to terms, conditions and exclusions. Some state exclusions apply.

FIMC benefits and services are administered by, or provided through, Home Benefits, LLC, a subsidiary of FIMC Partners, LP. Full benefit information and limitations available at RealBenefits.com.