



IS YOUR BUILDING COVERED FOR THE RIGHT SUM INSURED?

Our property assessment partner
Rebuild Cost Assessment Ltd (RCA Ltd)
is a professional 'Regulated by RICS'
(Royal Institution of Chartered Surveyors)
organisation.

Its reliable and innovative technological
approach to insurance valuations is making
property Rebuild Cost Assessments far more
affordable and easier to access.



Rebuild Cost Assessment Limited, a company Regulated by RICS

PHONE US: 01424 229784

EMAIL US: bexhill@greeninsurance.co.uk

DISCOVER MORE: www.greeninsurance.co.uk



AFFORDABLE PROFESSIONAL BUILDING INSURANCE VALUATIONS



At least 90% of commercial properties in Britain are either over or underinsured.

Overinsurance means paying too much for your buildings cover. Underinsurance can have even more severe consequences. More than 70% of properties in the UK are covered for less than two thirds of their correct rebuild cost. This leads to disputes with insurers, with claims payments being reduced by thousands, hundreds of thousands and sometimes even millions of pounds.

To ensure your property is adequately protected, its rebuild cost needs to be professionally assessed. This can be both time-consuming and expensive. However, we can offer you a far more affordable and efficient service.

At a very competitive cost we can provide a comprehensive Rebuild Cost Assessment (RCA) report without even having to visit your property. Thanks to our innovative approach, we can also offer face-to-face site assessments at unbeatable prices.

WHAT COULD HAPPEN?

Commercial properties are often only covered for around half of what they should be. So what does that mean for you?

Insurers have something they call the “Average Clause”. Sounds complicated, but it’s not. Here’s how it works: Let’s say your property is insured for £600,000, but the actual cost to rebuild should be £1,200,000.

This means that any insurance claim you make for the property could be reduced by 50%. In this example, you would need to find £600,000 of your own money to cover the cost of rebuilding your property in the event of a total loss.

- It is absolutely vital your property is covered for the right sum insured
- This will make sure you are not over/under insured
- We can arrange for RCA Ltd to supply a very cost effective Rebuild Cost Assessment
- In addition provides the estimated rebuild period which assists with a more accurate Business Interruption sum insured.
- We will call you to discuss