



# The Home Insurance Healthcheck



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your most valuable assets and you need  
to be sure that you are adequately  
covered for all eventualities.

*...keep your home fit and healthy*

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Your Home and its contents are probably your most valuable assets and you need to be sure that you are adequately covered for all eventualities.

At renewal of your policy it is important to ask yourself a number of questions to ensure that the cover and limits under your Home Insurance Policy will protect you fully in the event of a claim. So how healthy are you?

## Ask yourself

- Have I read my Policy?
- Have I fitted adequate minimum security?
- Have I checked the Rebuilding Cost of my Property?
- Have I extended or changed the structure of my Property?
- Have I checked the total cost of replacing my Contents as new?
- Have I bought any significant items of value or collections?
- Do I pay to cover Personal Belongings, Jewellery or Sports Equipment whilst outside the Home?
- Do I have Bikes separately covered?
- Are there any new material facts I should advise - such as Lodgers or Businesses run from Home

It is your responsibility to protect your Property fully. If your Sums Insured are below the correct level the Insurer may not pay the full claim regardless of the size of the loss.

This Healthcheck is designed to help you review your individual circumstances and enable you to make any changes that you deem necessary to update your Home Insurance Policy.

## Contents Checklist

To replace as New

### Lounge

Amount

Furniture	£ _____
TV and Electrical/Electronic Equipment	£ _____
Carpets Curtains Pictures and Other items	£ _____

### Dining Room

Furniture	£ _____
Cutlery Glass China Wines Spirits	£ _____
Carpets Curtains Pictures and Other items	£ _____

<b>Kitchen</b>	<b>Amount</b>
Furniture	£ _____
Free Standing Cooker Fridge Washing Machine Equipment	£ _____
Unfixed Flooring Curtains Pictures Light Fittings	£ _____
Cutlery Utensils Pots Pans Food Drink	£ _____
<b>Bedrooms</b>	
Furniture	£ _____
Bedding Clothing Shoes Electrical Equipment	£ _____
Carpets Curtains Pictures and Other items	£ _____
<b>Bathroom</b>	
Furniture	£ _____
Towels Perfumes etc	£ _____
<b>Hall, Stairs, Landing</b>	
Furniture, Carpet and Other items	£ _____
<b>Other (Outbuildings, Cellar, Attic, Garage etc)</b>	
General Items Gardening Equipment	£ _____
<b>Other Items</b>	
Jewellery Watches Clocks Miscellaneous	£ _____
<b>Total</b>	
	£ _____
<b>Policy Sum Insured or Limit</b>	
	£ _____

<b>Personal Belongings</b> _____	<b>Items that will leave home with you</b>
Jewellery Watches Photographic Equipment	£ _____
Sports Equipment or Musical Instruments	£ _____
Bicycles	£ _____
Individual Items over £2,000	
_____	£ _____
_____	£ _____
_____	£ _____
_____	£ _____

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## Rebuilding Costs

### How to Work out your Building Sum Insured

- Ideally you should seek advice from a Professional Surveyor but you can work out a reasonably accurate rebuilding cost by following these easy steps.
- Alternatively visit the Association of British Insurers rebuilding calculator website [abi.bcis.co.uk](http://abi.bcis.co.uk)

**1** Draw a sketch plan of the ground floor of your home making sure you include bay windows, porches and any other extensions. If you have a garage, include it only if it is built into the house i.e. an integral garage.

Measure the length and width of your home in metres from the outside. Measure bay windows, porches, integral garages and any other extensions separately.

Then multiply the length and width to give you the ground floor area in square metres. Add the area of bay windows, porches, integral garages and any other extensions to this figure.

If upstairs is the same as the ground floor, simply multiply your total by two. If it is different, measure the rooms from the inside and add 300mm for outside and 150mm for inside walls. Work out the area of this floor, then add the two figures together to give the total area of your home.

If your house has three storeys (not counting the attic, in a two storey house, unless the roof space has been converted into a third storey), only 70% of the floor area of the third storey needs to be added to the first and second storey floor area to give you the total area of all three storeys.

**2** Using Table A, check the number for your region. Using Table B, match the type and size of your house, its age and where you live. Check to see if the figure you calculated in step 1 is similar to the typical area shown in this table.

Then multiply the total area of your home calculated in step 1 by the rebuilding cost in Table B. This will give you the total rebuilding cost of your home, including bay windows, porches, integral garages and any other extensions. Now you should consider steps 3 and 4.

### 3 Luxury Fittings

The rebuilding cost figures are based on houses with average quality fittings and single glazing. If you have above average fittings such as a luxury bathroom or kitchen, fitted bedrooms, double glazing or a burglar alarm, you may need to increase your building cost by up to 25% to allow for these.

### 4 Extras

If your garage is separate or built on the side of your house, add an appropriate amount to the rebuilding cost. Use the following figures as a guide:

	Detached	Attached	Prefabricated
Single	£14,130* (17 sq. m)**	£11,230* (15 sq. m)**	£6,190 (14 sq. m)**
Double	£19,050* (31 sq. m)**	£16,920* (30 sq. m)**	£11,350 (30 sq. m)**

An amount should also be added to the rebuilding cost to take account of fences, gates, walls, patios, paths, terraces, conservatories, outbuildings such as a shed or greenhouse, swimming pools and tennis courts. If your home has a cellar, again you should add a further amount to the rebuilding cost. Use the following figures as a guide:

	Small (13 sq. m)**	Large (45 sq. m)**
Cellar	£458* per sq. m	£354* per sq. m

\* These figures are given as an approximate amount

\*\* Typical external floor area

#### Table A - Regions

Your property will fall into one of the regions in this table. Find the region which applies to your home.

**Region 1** London

**Region 2** South East






**Region 3** East England, South West, North East, Yorkshire and the Humber, Scotland

**Region 4** East Midlands, West Midlands, North West, Wales and Northern Ireland\*

\* Note - Rebuilding costs in the Channel Islands and Northern Ireland may vary from those shown in the table, so if your home is in these regions you should seek local advice.

**Table B - Rebuilding Costs - January 2008 - £ per square metre (sq. m)**

These figures are based on the much more detailed 'Guide to House Rebuilding Costs' published by the Building Cost Information Service of the Royal Institution of Chartered Surveyors. They provide for an average quality home to be rebuilt to its existing standard using modern materials and techniques and in accordance with current Building Regulations and other statutory requirements. The rebuilding costs include an allowance for full central heating costs, demolition and site clearance costs, Architects' and Surveyors' fees and half the cost of rebuilding party walls in terraced and semi-detached houses.

	Region	1840 - 1919			1920 - 1945			1946 - 1979			1980 - date		
		large	medium	small	large	medium	small	large	medium	small	large	medium	small
 <b>Detached House</b>	1	1362	1472	1501	1303	1376	1413	1078	1182	1218	1069	1174	
	2	1249	1351	1377	1195	1262	1296	989	1084	1118	981	1077	
	3	1187	1283	1308	1136	1199	1232	940	1030	1062	931	1023	
	4	1112	1202	1225	1064	1123	1154	880	965	995	873	958	
Typical area	sq.M	320	155	120	237	127	98	237	126	98	224	131	89
 <b>Semi-detached House</b>	1	1348	1385	1397	1420	1372	1378	1033	1093	1165	1135	1247	
	2	1237	1271	1281	1302	1258	1264	948	1003	1069	1041	1144	
	3	1175	1207	1217	1237	1196	1201	900	953	1015	989	1012	
	4	1101	1131	1141	1159	1120	1125	844	892	951	927	948	
Typical area	sq.M	212	153	110	125	105	84	153	125	97	147	86	62
 <b>Terraced House</b>	1	1471	1459	1454	1423	1421	1418	1034	1120	1240	1187	1223	
	2	1350	1338	1334	1306	1304	1301	948	1028	1137	1089	1122	
	3	1282	1271	1267	1240	1239	1235	901	976	1081	1034	1066	
	4	1201	1191	1187	1162	1160	1157	844	915	1012	969	999	
Typical area	sq.M	151	123	95	123	95	78	151	120	84	84	72	60
 <b>Bungalow</b>	1	1388	1304	1350	1165	1203	1260	1199	1216	1251	1216	1251	
	2	1273	1197	1239	1069	1103	1156	1100	1116	1148	1100	1148	
	3	1210	1137	1177	1015	1048	1098	1045	1060	1091	1045	1060	
	4	1133	1065	1103	951	982	1029	979	993	1022	979	993	
Typical area	sq.M	153	129	94	23	123	94	23	123	94	177	90	68
 <b>Semi-detached Bungalow</b>	1	1419	1381	1338	1131	1164	1251	1170	1316	1382	1170	1316	
	2	1302	1267	1227	1038	1068	1147	1073	1208	1268	1073	1208	
	3	1237	1203	1166	986	1014	1090	1020	1147	1204	1020	1147	
	4	1159	1127	1092	923	950	1021	955	1075	1128	955	1075	
Typical area	sq.M	126	109	76	126	109	76	126	109	76	88	53	47

This table does not cover pre-1920 bungalows, as few such properties were built

The figures in Table B are a guide only. Houses do vary in design and construction and the table is not suitable for all types of property. If you are in any doubt about the rebuilding cost of your property, a professional assessment is essential. You can instruct a qualified surveyor who is a member of the Royal Institution of Chartered Surveyors who will charge a fee.

## Example

A. Measurement of the outside area of a home	
Ground floor (10m long x 7m wide)	= 70 m <sup>2</sup>
First floor (10m long x 6m wide)	= 60 m <sup>2</sup>
Total area	= 130 m <sup>2</sup>
Age	4 years
Location	Essex (region 2)
Type of property	Detached
B. Rebuilding cost per sq.m in table B = £981.00	
C. Rebuilding cost of your home	
Multiply: A(130m <sup>2</sup> ) x B(£981.00)	= £127,530
D. If applicable, add an allowance for:	
– a separate garage	= £14,130*
– conservatories, sheds patio, walls etc.	= £1,500*
– luxury fittings e.g. double glazing, quality kitchen	= £ nil
TOTAL REBUILDING COST OF A HOME	
(C + D)	= £142,860
THIS FIGURE IS THE REBUILDING COST AND THE BUILDING SUM INSURED	

## Your own calculation chart

A. Measurement of the outside area of a home	
Ground floor (long x wide)	= _____ m <sup>2</sup>
First floor (10m long x 6m wide)	= _____ m <sup>2</sup>
Total area	= _____ m <sup>2</sup>
Age	_____ years
Location _____	(region _____)
Type of property	Detached
B. Rebuilding cost per sq.m in table B = £ _____	
C. Rebuilding cost of your home	
Multiply: A(____m <sup>2</sup> ) x B(£ _____)	= £ _____
D. If applicable, add an allowance for:	
– a separate garage	= £ _____
– conservatories, sheds patio, walls etc.	= £ _____
– luxury fittings e.g. double glazing, quality kitchen	= £ _____
TOTAL REBUILDING COST OF A HOME	
(C + D)	= £ _____
THIS FIGURE IS THE REBUILDING COST AND THE BUILDING SUM INSURED	

\*These figures are given as an approximate amount. Please make sure that the amount used is adequate for your needs.

## Important

Your sum insured must be adequate to cover the cost of rebuilding all your buildings in the same way, size, style and appearance as when they were new. The market value of your home or its Council Tax valuation bear no direct relationship to its rebuilding cost and you must not insure for these values. This guide can help you work out the current cost of rebuilding your home.

Once you have taken out your insurance, you do not need to worry about fluctuating rebuilding costs RSA we adjust you buildings sum insurance for you each month using the House Rebuilding Cost Index. For your protection we will not reduce your sum insured if the index goes down.

Please note that if you extend or improve your home, you should let CSiS know at once. If you do not, you may find yourself under-insured.

...keep your home fit and healthy

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## Securing Your Home

### **Sensible Steps that you can take to protect your Property**

We recommend that you follow the guidelines for securing your home from the risk of burglary. We believe that good security measures complement your insurance cover by giving you peace of mind.

In certain areas the risk of theft is higher and your policy may require you to meet these guidelines as a Minimum Standard of Security (MSS). You should read your insurance schedule to check if the MSS applies to you.

If these Minimum Standard of Security (MSS) requirements apply to you, they will be set out in an endorsement on your schedule as a condition of your policy, applicable to the contents section and also, if chosen, the personal belongings, money and credit cards, and pedal cycle sections.

If MSS does apply, RSA will not provide any cover for theft or attempted theft and/or vandalism at your home, unless the appropriate security devices described in this leaflet are fitted to your home where shown and brought into operation when:

- a) your home is left without any occupants, in which case the keys must be removed from security devices and stored out of sight
- b) your family go to bed at night, although security devices on windows in rooms, which are occupied, do not need to be brought into operation.

If you do not already have the necessary security devices fitted to your home, you will have 45 days from the start of your policy to get them fitted, during which time theft and/or vandalism cover at your home will be provided. If, after this time, you have not complied with our security requirements, RSA will not provide any cover for theft and/or vandalism at home.

If you already have the necessary security devices fitted to your home, or you will fit them to your home within 45 days of the start of your policy, then provided you meet their security requirements, cover for theft and/or vandalism at your home will not be affected.

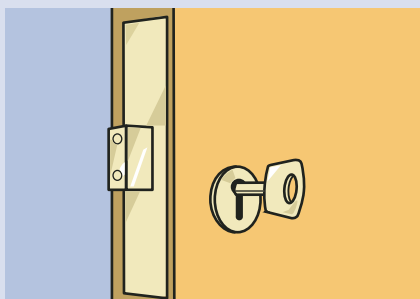
If you need any help in understanding our Minimum Standard of Security requirements, or if you have any queries about your home security, please contact CSiS and we will be pleased to answer your questions.

Where these security devices must be fitted to meet the 'Minimum Standard of Security' requirements.

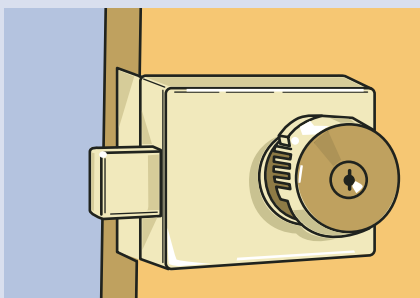
Security devices must be fitted to your home in the following places:	Security devices (detailed overleaf)
<ul style="list-style-type: none"> <li>The last outside door to the place where you live which your family normally leave by. (if your home is a flat within a block of flats or part of a house converted into flats, your last outside door is the door to your flat which only your family have control over. Any other door which is not in your family's sole control, is not your last outside door).</li> </ul>	1 or 2 or 3
<ul style="list-style-type: none"> <li>Other single outside doors.</li> </ul>	1 or 2 or 3 or 4
<ul style="list-style-type: none"> <li>Sliding outside patio doors.</li> </ul>	1 or 3 or 5 or 6 or 7
<ul style="list-style-type: none"> <li>Double opening outside doors or windows (e.g. French Doors or French windows).</li> </ul>	1 and 5, or 3
<ul style="list-style-type: none"> <li>Doors inside garages which provide access into any part of your home.</li> </ul>	1 or 2 or 3
<ul style="list-style-type: none"> <li>Ground floor and basement opening windows or other openings.</li> <li>Upper floor opening windows, skylights or other openings if they are easily reached from the ground without the use of a ladder or by other means. For example: from roofs joining or next to your home, outbuildings, garages, walls or balconies.</li> </ul>	3 or 8
<ul style="list-style-type: none"> <li>Doors in outbuildings.</li> <li>Garage doors designed for a motor vehicle.</li> <li>Opening windows in outbuildings and garages.</li> </ul>	8
<ul style="list-style-type: none"> <li>All panes of glass in louvre windows must be securely bonded into their frames with an adhesive suitable for this purpose.</li> </ul>	

## What security devices are recommended?

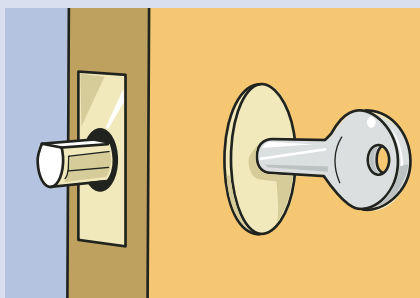
- 1 A lock which can be locked by a key from both the inside and the outside.
- 2 A mortice deadlock (fig. 1) or rim deadlock (fig. 2) with 5 levers or more.
- 3 A key-operated multi-point locking system (often in double-glazed doors or windows).
- 4 Two key-operated security bolts (fitted top and bottom of each door) which operate horizontally and shoot into the door frame (fig. 3).
- 5 Two key-operated security bolts (fitted top and bottom of each opening door) which operate vertically, and shoot into the top and bottom of the door frame.
- 6 Two key-operated patio door locks (fitted top and bottom of each opening door) which operate horizontally and shoot through the doors
- 7 One key-operated patio door lock plus an anti-lift device. An anti-lift device prevents the lifting of sliding patio doors from their frames.
- 8 At least one key-operated locking device.



(fig. 1) A 5 lever mortice deadlock



(fig. 2) A rim deadlock



(fig. 3) A key operated bolt

## Protect your home against water damage

Every year RSA pay out hundreds of thousands of pounds to CSiS policyholders following water damage to their property and contents due to accidental overflows, defective plumbing apparatus or leaks.

This Healthcheck provides useful guidance about the sources of water damage and the preventative measures which can be taken.

### Plumbing – Factors affecting the likelihood of water damage.

1. Plumbing apparatus in hardwater areas is more prone to build up of limescale.
2. A failure by installers to fit overflows to toilet cisterns can lead to leaks.
3. Burying unprotected copper water pipes under concrete floors allows chemicals within the concrete to attack the metal pipework resulting in leaks which are difficult to repair. Complete renewal of pipework may be the only course of action to prevent recurring leaks.
4. Failing to have your central heating systems serviced by an annual maintenance contract.
5. Failing to follow advice about rust inhibitors which extend the life of the central heating system and minimise leaks.

### Preventative measures to avoiding water leaks Kitchen

1. Ensure the drain hoses from washing machines and dishwashers are firmly in the drainpipes and cannot jump out.
2. Ensure the water inlet pipes for appliances are correctly fitted.
3. Check and clear the filters in washing machines and dishwashers regularly. If your machine has a special self cleaning programmes we recommend that you use this.
4. Properly maintain appliances.

### Bathroom

1. Ensure that the seal between the bath/shower cubicle and the wall tiles is watertight to prevent leaks.
2. Do not leave the bathroom when you are running a bath

### General Plumbing Apparatus

1. A number of annual service and maintenance schemes have been developed in recent years. These include emergency repair of leaking and blocked pipes with a guaranteed standard of workmanship. Signing up to these services can be worthwhile because they ensure that your plumbing apparatus are properly maintained.

The Institute of Plumbing is the UK's professional body for plumbers. Its members must prove their competence. A directory of members is maintained and the institute has launched its own Plumbsure scheme.

### Key Action Steps

- Make sure that all building and internal plumbing works are carried out by competent people. Avoid cold callers.
- Do not leave washing machines or dishwasher appliances on whilst the property is left unattended.
- Make sure that seals are properly maintained around baths and shower cubicles.

The Institute of Plumbers  
Tel no. 01708 472791.

[www.plumbers.org.uk](http://www.plumbers.org.uk)  
[www.registeredplumber.com](http://www.registeredplumber.com)



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