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## What's your home worth?

Increases in people's assets mean that your home, and its contents, may be substantially undervalued...

However, there are steps you can take to be confident that your home and its contents are appropriately insured.



#### 'STANDARD' HOME INSURANCE MAY NOT BE ENOUGH

This particularly applies if your assets are in excess of those covered under a 'standard' insurance policy. And if you have fine art, antiques, jewellery, heirlooms or valuable collections then you will probably need specific insurance cover.

As well as checking what your insurance covers, you need to be sure your policy provides a high enough level of cover.

Otherwise if you need to claim, you could find your insurance will not pay the full replacement cost of your home and its contents.

#### WHAT IS THE RIGHT LEVEL OF BUILDINGS COVER?

Assessing rebuilding costs correctly can be a complex process, particularly with an older or listed property. So you need professional advice to ensure you have the most appropriate level of cover in place.

#### WHAT SHOULD YOUR CONTENTS BE COVERED FOR?

Contents also require specific appraisal, and you should expect to obtain a detailed item by item costing. By taking photographs of individual items you will have a valuable record, should the worst happen. Having this visual record can also speed up the claims process.



#### TO STAY PROTECTED KEEP VALUATIONS UP TO DATE

It is important to note that fine art, antiques and jewellery collections can often outstrip the value of the building in which they are housed.

All valuations require updating regularly, to keep cover in line with market changes.

Market prices can move very quickly - due to the death of an artist, recent exhibitions or purchases by prominent collectors.

Birthdays, anniversaries and Christmases also add to the list of possessions.

#### INSURANCE FOR WHEN YOU NEED IT

Insurance can never fully compensate for the loss of a cherished home or valued possessions. But it can help reduce the distress, providing the correct level of cover has been secured.



To find out more on how we can help

Call RG Ford on

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