



Is your home underinsured?

A guide to buildings and contents insurance

Is yours one of the 20% of households at risk of underinsurance?

The serious floods of summer 2007 showed – among many other things – that many of Britain’s households do not have enough insurance cover to protect themselves from all that bad luck and ill weather can throw at them. And research shows that one in five households could be underinsured because they did not know how much their home contents were worth. If you are one of those without enough insurance, it can be a serious problem, leaving you to pick up bills of many thousands of pounds – at a time when you and your family are also struggling to deal with disruption and return to a normal life.

What this guide is for – and how it works

This independent guide, written by the Association of British Insurers (ABI), will help you to find out whether you are properly insured, as well as explaining everything you need to know when you are choosing a policy.

It begins with an overall explanation of how home insurance works. Then, like home insurance itself, this guide has two parts, one for buildings insurance and one for contents.

Before you go any further...

This guide should give you a good general idea of the different kinds of policy and what they cover. However, to find out in more detail what your own policy covers, there’s no substitute for reading the policy itself. Insurance policies these days are easy to read and understand, with no obscure small print – in fact, many of them have won awards for their writing.

Your insurer will provide you with a summary of what is covered by your policy. The summary will include the name of the insurer, the type of insurance (the differences are explained in the guide you’re reading now), the features and benefits of the policy, and – perhaps most importantly – any unusual or significant exclusions or limitations to the cover.

We recommend reading your insurance policy today and talking to your insurance adviser, broker or insurance company (the policy will tell you how to contact them) if you have any questions about what it covers or how and when you can claim.

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What is home insurance?

As we mentioned above, home insurance (sometimes called household insurance) is usually made up of two separate policies, one for buildings and one for contents. You can buy both from the same insurance company or get them from two different insurers. There are plenty of ways of buying policies:

- directly from an insurance company – by phone or Internet
- through a bank, building society or insurance broker, by phone or internet or at a high street branch
- using a price-comparison website – although not all insurers list their policies on them.

Working out how much to insure your home for

However you buy your insurance, one thing remains the same: it is you who is responsible for making sure that what insurers call the “sum insured” is enough to cover the cost of a disaster – whether theft, damage, destruction or any of the things below.

The sum insured is the maximum amount the insurance company will pay out, if everything you own is totally destroyed by a fire or a flood. You need to make sure that this is enough for you to replace everything.

A recent development is that some insurers are now dealing with sums insured on a "notional" basis, that is they calculate the sum insured and advise you that you are covered up to say £50,000 for contents and £500,000 for buildings. This removes some of the reliance on you to nominate your sum insured but it is still your responsibility to ensure that this is adequate for your needs.

Look at the sections on contents and buildings for advice on how to get the sum insured right, using the buildings insurance calculator and the contents table at the back to help you.

What risks does home insurance protect you against?

Policies vary (did we mention that it's a good idea to read yours today?), but most of them cover loss or damage from:

1. Fire, explosion, lightning or earthquake
2. Subsidence, heave or landslip
3. Storm and flood
4. Theft or attempted theft
5. Escape of water from tanks or pipes

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6. Falling trees or branches
7. Breakage or collapse of television, radio signal or satellite apparatus
8. Riot, civil commotion, strikes, labour or political disturbances
9. Impact by aircraft, other aerial devices, any vehicle or animal
10. Escape of oil from heating systems

If you have to move out of your home because it is badly damaged, the cost of alternative accommodation is covered by both buildings and contents insurance. This cover is normally limited to a fixed amount or to a percentage, normally 20% of your sum insured, so make sure you take out adequate cover.

What is excluded?

Some items or risks are specifically excluded, and these exclusions will be explained in your insurance policy. Examples of common exclusions are given in this guide.

Excess – the part you pay

The excess is the part that you pay of any claim, with the insurance company paying anything above that (or, in other words, in excess of it). If, for example, the effects of a burglary cost you £500, and your excess is set at £50, then your claim should result in the insurance company paying £450.

Different excesses might be set for different sorts of claims, so check your policy to be sure. Some insurers will reduce your premium if you accept an excess on all claims – the bigger the excess, the bigger the discount.

How to avoid needing to make a claim

Following this advice should mean that any claim you do have to make goes without a hitch or a nasty surprise. But the insurance payment won't compensate you for the distress and inconvenience of the loss – and some things can never be replaced because they were unique and had a special sentimental value for you. That's why prevention is better than cure when it comes to insurance. Here are some things you should think about:

Security

Fit strong locks on doors and windows, and use them. The Home Office's Guide to Home Security is helpful <http://www.crimereduction.homeoffice.gov.uk/cpqhs.htm>

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Water

Insulate pipes and tanks to stop them being damaged by freezing in cold weather. Make sure your main water stop valve works easily, in case you need to turn it off to stop a leak. Tell all the family where it is and when to use it.

Floods

If you live in an area where flooding is a danger, follow the advice at <http://www.environment-agency.gov.uk/flood> and sign up to the Environment Agency's flood warning scheme by calling 0845 988 1188. You can also get advice on making your home more resilient to flooding by asking for the ABI leaflet "Repairing your home or business after a flood-how to limit damage and disruption in future".

Fire

Install and regularly test smoke alarms.

Trees

On some types of soils, particularly clays, shrinkage of the soil due to drought can cause damage to property— your own or a neighbour's. This can be significantly influenced by trees, especially if planted too close to buildings so take professional advice before planting or felling trees.

Advice

If you need advice about anything to do with your insurance policy, consult your insurance broker, adviser or insurance company. Many have emergency telephone numbers providing help and free legal advice.

A legal contract

The policy is a contract between you and the insurance company. It imposes legal obligations on both of you. The insurance company's obligation is to cover you against loss, damage or legal liability as long as your policy is valid. Your obligation – and the obligation of your household – is to keep what you have insured in good repair and to do everything you reasonably can to prevent injury, loss or damage.

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Contents insurance: cover for your furniture and possessions

What is contents insurance?

Contents insurance covers just about everything you would take with you if you moved house: televisions, computers and other home electronics, furniture, carpets, curtains, kitchen equipment, clothes, and so on. Every policy has limits on how much you can claim, so you need to make sure that you are covered for the full cost of replacing the things you own. The table on page 12 should help you to work out how much that is.

What is covered?

Most policies cover the items mentioned above. While those things are in your home, most policies protect them against the ten risks listed on page 2.

Contents insurance also protects you for claims made against you for accidental injury or damage to property as the occupier of your home, in a personal capacity or as the employer of domestic staff.

There are usually limits on the amount insurers will pay out for works of art, ornaments, jewellery and sometimes high-value goods such as electrical equipment. Your insurer could agree to raise these limits if such items are specified (i.e. individually listed on your policy), though you might have to provide an up-to-date valuation for valuables for which a price can't easily be obtained from a price list.

Extensions – paying for your contents policy to cover more

For an extra premium, you can also extend your policy to provide wider cover. On some policies this level of cover may be included as standard. The most common extensions are:

- accidental damage cover for all of the contents when in the home
- accidental loss or damage cover for personal possessions that you take out of the home with you. Personal possessions are those things that you typically wear or carry with you, such as clothes, jewellery, cameras and sports equipment. Typically this form of cover for personal possessions will be for all such items up to a limit that you choose, without the need to list the items on the policy. Normally a limit will apply for any one item. Particularly valuable items or items that are particularly likely to get stolen when outside the home may only be covered if they are individually specified (i.e. listed on your policy) – e.g. this might apply to bikes or laptops

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- legal expenses - many household insurance policies will offer legal expenses cover as an optional extra. Legal expenses insurance usually provides access to legal advice, and cover for the legal costs of pursuing a claim for compensation after an accident that was not your fault or pursuing or defending specified actions.

Common exclusions for contents insurance

If you leave your property unoccupied for a long time, usually 30 days in a row, your insurance might not cover damage caused by things like escape of water. Damage caused by a terrorist using chemical, biological, radiological or nuclear means is also excluded. It is worth checking what is covered and what is excluded, so that you can be sure your policy will pay out if you need it to.

“As new” and indemnity policies

Most policies are “as new” or “new for old”, which means that if something is damaged they will pay the full cost of repairing it, and if something is stolen or destroyed they will pay the full cost of replacing it with an equivalent new item.

However, you can choose an indemnity policy instead. This reduces the amount the insurance company pays out, to reflect wear and tear as well as depreciation. The idea is that you would be paid enough to replace your five-year-old television with another one of the same age, rather than with a new one.

How to work out the sum insured

As we said on page 2, it is extremely important to get this right as being underinsured can cause real difficulties. However, if you follow the steps below, you should be fine.

1. Using the table at the back of this guide, go from room to room – writing down what you have. Then you can customise it, adding or removing rooms so that it fits your house perfectly.

2. Make sure you check for:

Floor coverings: carpets, rugs...

Furniture: tables, chairs, settees, cabinets, bookcases, bathroom suites, kitchen units, beds...

Soft furnishings: curtains and their fittings, cushions...

Electronics: TVs, PCs, DVD players, satellite receivers, telephones, music systems...

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Appliances: cooker, fridge, washing machine, microwave, Hoover, heaters...

Eating and drinking: utensils, cutlery, china, glass, food, drink...

Valuables: gold and silver, jewellery, furs, pictures, clocks, watches, cameras, ornaments, collections...

Sport and leisure: sports equipment, books, bikes, DVDs, toys, musical instruments...

Garden and DIY: lawn furniture, mowers, ladders, tools, paint, fuel...

Linen: tablecloths, towels, bedding...

Clothes: shoes, coats, bags, suits...

3. Then find out how much it would cost to replace every item with one of similar quality, new, at today's prices. The Internet can be a very quick and useful way of working out how much things cost, but catalogues can be just as helpful. For things that are valuable and difficult to replace, such as antiques, you should get an expert valuation.
4. Once you've done this, check your insurance policy to see how much the age and condition of possessions are taken into account. Many insurance companies make deductions for the wear and tear on clothes, for example.
5. Check to see if any policy limits apply and be sure to specify individual items that are worth more than the limits to ensure that they are fully covered.
6. Whenever you buy something expensive, such as a new lounge suite or a widescreen TV, remember to check your amount insured and any limits that may apply and, if necessary ask your insurer to amend your policy.

Keeping the sum insured up to date

Update the list each year before renewing your insurance to keep the sum insured up to date. Making the list for the first time can take a while, but after that updating it takes less time. Check to see if your contents policy is index linked.

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Buildings insurance: Cover for repairing or rebuilding your home

What is buildings insurance?

In addition to the structure itself, a buildings policy covers permanent fixtures and fittings such as baths and toilets, fitted kitchens and bedroom cupboards, and interior decorations. Policies also usually include garages, greenhouses and garden sheds. However, many policies do not cover boundary walls, fences, gates, paths, drives or swimming pools, so – once again – be sure to check your policy.

What is covered?

Most policies cover your building against the risks listed above on page 2. Buildings and content insurance also covers some of your legal liabilities, for example if someone is hurt or their property is damaged as a result of your property – by a tiles falling from a badly maintained roof for instance – then you would be legally responsible, and could have to pay them compensation.

Extensions – paying for your policy to cover more

Most insurers offer several useful extras, for a higher premium. Perhaps the most useful are:

- accidental damage to the building
- Legal Expenses: many household insurance policies will offer legal expenses cover as an optional extra. Legal expenses insurance usually provides access to legal advice, and cover for the legal costs of pursuing a claim for compensation after an accident that was not your fault or pursuing or defending specified actions.

Common exclusions from buildings insurance

If you leave your property unoccupied for a long time, usually 30 days in a row, your insurance might not cover damage caused by things like escape of water. Check your policy if you intend to leave your property empty and if necessary speak to your insurer. Other common exclusions are war risks, damage to gates or fences caused by storms or floods, and radioactive contamination from nuclear fuel or waste. Damage caused by a terrorist using chemical, biological, radiological and nuclear means are also excluded.

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Insuring flats and maisonettes

If you live in a flat or maisonette, we recommend insuring it together with the others in your block under a single policy. This avoids complications and ensures that you have the widest possible cover. For example, this will make sure that common parts (such as the building's door and shared stairs) are insured, which might not be possible under an individual policy.

Emergency repairs

If your property gets damaged, you should do what you can to stop the damage from worsening. Many policies cover the cost of temporary work, and most insurers provide emergency helplines that can help you to find someone competent to perform emergency work.

How to work out the sum insured

As with contents insurance, it's extremely important to make sure that the sum insured is right. For a buildings policy, the sum insured is the total cost of rebuilding your house. It isn't the cost of buying another similar property, so there's no direct link between the sum insured and your home's market value or its Council Tax band.

Typical rebuilding costs

By taking some simple measurements around your home and answering some questions you can calculate the rebuilding costs using our online calculator <http://abi.bcis.co.uk/>.

Check the sum insured under your current policy and if you think it is not the full cost of rebuilding your house, contact your insurance company.

Below we list the cost of rebuilding some typical homes, though of course the exact cost depends on your home's size, age, quality and location. The costs below are for a typical modern house made of bricks or blocks, with a tiled roof.

Two-storey house

Detached, four bedrooms	£190,000
Semi-detached, three bedrooms	£110,000
Terrace, three bedrooms	£105,000
Terrace, two bedrooms	£90,000

Bungalow

Detached, three bedrooms	£130,000
Semi-detached, two bedrooms	£80,000

Flat

Three bedrooms	£110,000
Two bedrooms	£80,000

Garage

Single prefabricated	£5,400
Double purpose-built	£17,300

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Another option is to go directly to a surveyor. This is essential if your home has unusual features like a thatched roof or is listed. To find one use this link www.ricsfirms.com, where you'll find a list of members. You will have to pay for a survey but the cost is insignificant beside the amount you could pay as a result of being underinsured. The surveyor will take detailed measurements of your house and use them, along with other factors, to calculate the cost of rebuilding your house.

Keeping the sum insured up to date

Once you've got your sum insured right, many insurers help you to keep it that way by allowing for changing (usually rising) rebuilding costs. They do this by linking the value of your policy to an index of house-building prices. This index-linking is done automatically, and there isn't usually a charge for any increase from one renewal date to the next.

It's best not to rely on index-linking alone though, so every few years you should take another look at how much cover you have and how much you need. You also need to tell your insurance company whenever you improve your home – for example, by building an extension or installing central heating.

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Glossary of useful insurance words and phrases

sum insured	The maximum amount you could be paid under your policy. You need to make sure this is enough to replace your possessions (for contents insurance) or rebuild your home (for buildings insurance).
“as new”	This describes an insurance policy that will repair or replace the items it covers so that they are like they were when new. Also called “new for old”. This is different from an indemnity policy.
indemnity policy	Under an indemnity policy, the amount the insurance company pays out is reduced to account for the age of items – the wear and tear on them, and their reduction in value over time.
insurer	This is how the insurance company is often referred to. You are referred to as the policy-holder.
the policy-holder	Someone who has taken out an insurance policy.
cover	The items your insurance policy protects and the risks it protects them from. The items can range from your roof to your television, and the risks are events ranging from storms to theft.
extend	See extensions.
extensions	You can pay to include more items and events in your insurance policy. This is called extending the policy (or the cover), and the extra items and events are called extensions.
insurance policy	The legal contract between you and the insurance company, describing what is covered and for how long.
premium	The amount you pay for your insurance.
limits	The maximum amount an insurance company will pay out for a certain type of item, such as jewellery. These are always explained in your policy.
items	See cover.
risks	See cover.
exclusions	Items or risks that are deliberately not covered by your insurance policy. The policy will explain what these are.
excess	The part of an insurance claim that you pay.
claim	A claim is you telling your insurer that you want them to make a payment to you. You can make a claim if risks covered by your insurance policy have resulted in loss or damage to items covered by it.
liability	Legal responsibility. If someone is hurt or their property is damaged as a result of your property, then you would have to pay them compensation.
renewal date	The date your policy expires. You must renew your policy before or on this date to maintain continuous cover

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	Lounge	Dining room	Kitchen	Hall, stairs and landing	TOTALS
Floor coverings					
Furniture					
Soft furnishings					
Electronics					
Appliances					
Eating and drinking					
Valuables					
Sport and leisure					
Garden and DIY					
Linen					
Clothes					
Subtotal for page 1					

	Main bedroom	Bedroom 2	Bedroom 3	Bedroom 4	TOTALS
Floor coverings					
Furniture					
Soft furnishings					
Electronics					
Valuables					
Sport and leisure					
Linen					
Clothes					
Subtotal for page 2					

	Bathroom and lavatory	Garage and shed	Loft	Other	TOTALS
Floor coverings					
Furniture					
Soft furnishings					
Electronics					
Appliances					
Valuables					
Sport and leisure					
Garden and DIY					
Linen					
Clothes					
Subtotal for page 3					
Subtotal for page 2	(Add this)				
Subtotal for page 1	(Add this)				
Overall subtotal	(The three subtotals above added together)				
Sum insured	(This is how much your contents should be insured for)				