WHAT IF A DESKTOP ASSESSMENT ISN'T SUITABLE?

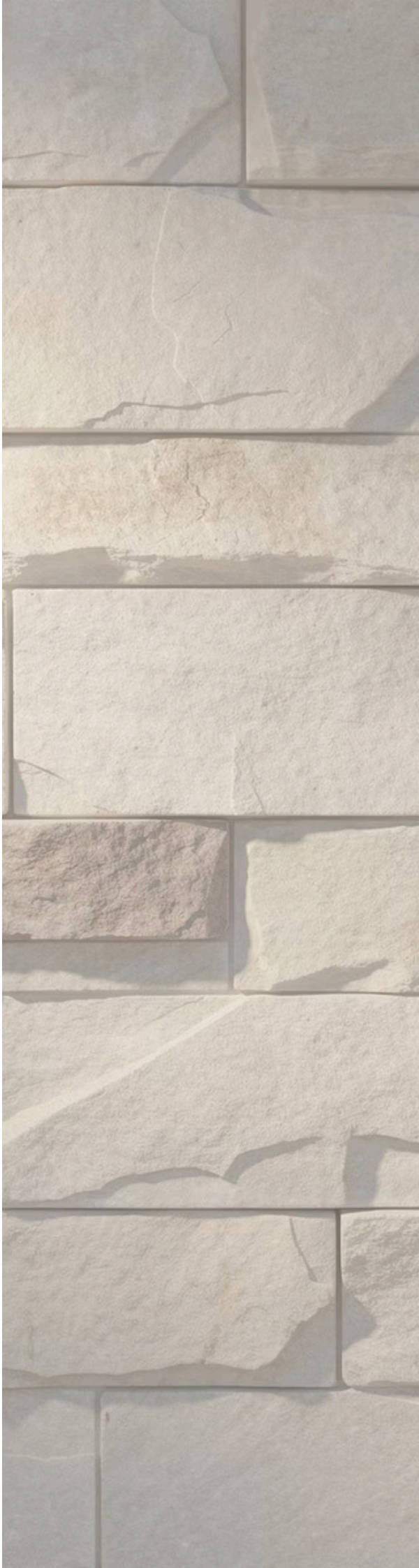
ENSURING ACCURACY FOR COMPLEX, LISTED, AND HIGH-VALUE PROPERTIES

RebuildCost
ASSESSMENT.com

ONE SIZE DOES NOT FIT ALL

At RebuildCostASSESSMENT.com, we take pride in our ability to provide fast, data-driven desktop assessments for thousands of UK properties. By utilising high-resolution imagery and RICS-regulated data, we help most property owners secure accurate insurance values remotely.

However, not every property is straightforward. Some buildings possess unique architectural features, specialised construction materials, or historical significance that require a more detailed approach. This guide explains what happens when a property is deemed "unsuitable" for a standard desktop assessment and the alternative pathways we provide to ensure you remain fully protected.



KEY TAKEAWAY

We will never guess your rebuild value. If a property is too complex for a remote assessment, we prioritise accuracy over speed to ensure your insurance coverage is adequate.

SCENARIO ONE: THE SPECIALIST STRUCTURE

YOUR PROPERTY IS LISTED OR USES NON-STANDARD MATERIALS...

THE SITUATION

You own a Grade I or II* listed building, a property with a thatched roof, or a structure built with unique historical methods. These properties often require specialist craftsmen and rare materials that cannot be accurately costed using standard remote data.

THE REALITY

For these "non-standard" properties, the risk of underinsurance is significantly higher. Traditional desktop metrics may miss the intricate costs of ornate stonework, historical timber frames, or the regulatory requirements of rebuilding a heritage site.

THE RISK

Without a specialist site assessment, properties like these risk being left underinsured. The true cost of restoration — including specialist labour, rare materials, and heritage compliance — can far exceed standard estimates, leaving a significant gap in coverage when it matters most.

SCENARIO TWO: THE SCALE CHALLENGE

YOUR COMMERCIAL ASSET HAS A HIGH REBUILD VALUE OR COMPLEX FOOTPRINT...

THE SITUATION

You manage a large commercial site, a complex industrial facility, or a residential block with a rebuild value exceeding our standard desktop limits (typically £5m for residential and £12m for commercial).

THE REALITY

When a property reaches a certain scale or complexity—such as underground car parks, extensive outbuildings, or restricted city-centre access—remote imagery alone may not capture the full picture.

THE RISK

Without a specialist site assessment, large-scale or complex properties risk being underinsured. Significant professional fees, site-clearance costs, and access complexities can be difficult to capture remotely — which is why we recommend our Enhanced Commercial Desktop (ECD) or a full Site Assessment for assets of this scale.

OUR COMMITMENT TO ACCURACY: THE ALTERNATIVES

IF YOUR PROPERTY IS IDENTIFIED AS UNSUITABLE FOR A STANDARD ASSESSMENT, WE DON'T JUST STOP. WE OFFER SPECIALISED ALTERNATIVES:

DON'T GUESS THE VALUE

Market value and rebuild cost are not the same. Never use a mortgage valuation or purchase price to set your insurance limits.

USE A PROPERTY PROFESSIONAL

The only reliable way to determine the correct amount is to use a RICS-regulated professional who understands modern construction costs, material prices, and professional fees.

PROTECT YOUR INVESTMENT LONG-TERM

Our Desktop Assessment with 3 Full Years Protection includes two annual refresh calculations following your initial assessment. Rebuild costs are rising every year. Without updates, your sum insured can quickly become inaccurate and increases the risk of being inaccurately insured. You don't need to do anything - we handle the updates for you. Plus, enjoy priority handling and a 20% discount on property updates if you make changes before your annual refresh.

OUR SPECIALISED ALTERNATIVES

For properties unsuitable for standard assessment, we offer: Enhanced Commercial Desktop (ECD) for commercial properties up to £20m with detailed consultation calls; Site Assessments for complex or high-value assets up to £100m+ with in-person surveyor visits; and a Full Refund Guarantee if you order a desktop assessment and we determine it's unsuitable - we'll contact you immediately to discuss alternatives or provide a full refund if you choose not to proceed.

EXPERTISE YOU CAN TRUST.

Whether your property is a modern office or a 15th-century manor, our goal is the same: to provide an insurance valuation that stands up when you need it most.

ACCURATE

RICS-regulated professional assessments

QUICK

Fast turnaround times

PROTECTED

Full coverage confidence

NOT SURE IF YOUR PROPERTY QUALIFIES FOR A DESKTOP ASSESSMENT?

Contact our team to discuss your property's specific requirements.

DESKTOP ASSESSMENT WITH 3 FULL YEARS PROTECTION

£298.15 (INCL VAT)

3 full years of protection with our desktop assessment against rebuild cost inflation to keep your property safe.

BUY NOW

GET IN TOUCH

RebuildCostASSESSMENT.com

Rebuild Cost Assessment Ltd is a company regulated by RICS

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Don't wait until it's too late. Contact us today to discuss your property's specific requirements and ensure you have the right level of assessment.