HAS YOUR DREAM RENOVATION LEFT YOUR HOME UNPROTECTED?

A COMPREHENSIVE GUIDE FOR PROPERTY OWNERS WHO HAVE RENOVATED THEIR HOMES

RebuildCost
ASSESSMENT.com

IMPROVING YOUR HOME IS EXCITING.

Whether you've installed a sleek new kitchen, completed an expansive loft conversion, or added luxurious finishes like marble worktops, renovating has added value and enjoyment to your property.

But there's a crucial question many homeowners forget to ask: **Has my rebuild cost changed?**

Any change to your property impacts how much it costs to rebuild it from scratch. If you haven't updated your insurance policy to reflect your renovated home, you might find yourself underinsured when it matters most.

This guide explains why renovations have affected your insurance and how to ensure you're fully protected.

KEY TAKEAWAY

Renovations change rebuild costs. Without updating your insurance, you risk being underinsured when disaster strikes.

SCENARIO ONE: THE LUXURY UPGRADE

YOU'VE INSTALLED A NEW HIGH-SPEC KITCHEN OR BATHROOM...

THE SITUATION

You didn't extend the house, but you ripped out old, standard fittings and replaced them with high-quality upgrades. We're talking about new underfloor heating, premium appliances, or luxurious finishes like marble worktops.

THE REALITY

You might have thought, "The house is the same size, so surely the rebuilding cost hasn't changed?" This is incorrect. Rebuild costs are based on the expense of reconstructing your property **exactly as it is today** from scratch. If your home were destroyed, replacing those premium finishes and high-tech features would cost significantly more than the standard items they replaced.

THE RISK

If your insurance policy wasn't updated to reflect these additions, you could be underinsured. In the event of a disaster, your insurer might only cover the cost of rebuilding the original, lower-spec property, leaving you out of pocket for the rest.

SCENARIO TWO: THE STRUCTURAL CHANGE

YOU'VE ADDED AN EXTENSION, CONVERTED A LOFT, OR ALTERED THE LAYOUT...

THE SITUATION

You've made significant structural changes. This could have involved building an extension, converting an attic into living space, or even just knocking down internal walls.

THE REALITY

This is the most obvious impact on rebuild costs. You've physically increased the size of the property or changed its fundamental structure.

THE RISK

Imagine you added a spacious extension but failed to adjust your policy. If the worst happens, your current insurance may only cover the original property footprint. You'd be responsible for the substantial cost difference to rebuild the new sections of your home.

DON'T RISK UNDERINSURANCE.

HERE'S HOW TO STAY PROTECTED.

To ensure your renovated home is fully protected, you need to take action now.

NOTIFY YOUR INSURER

You must speak to your insurer. If you haven't already notified them about your completed renovations, do so immediately. They need updated rebuild cost information to adjust your policy correctly.

GET A PROFESSIONAL ASSESSMENT

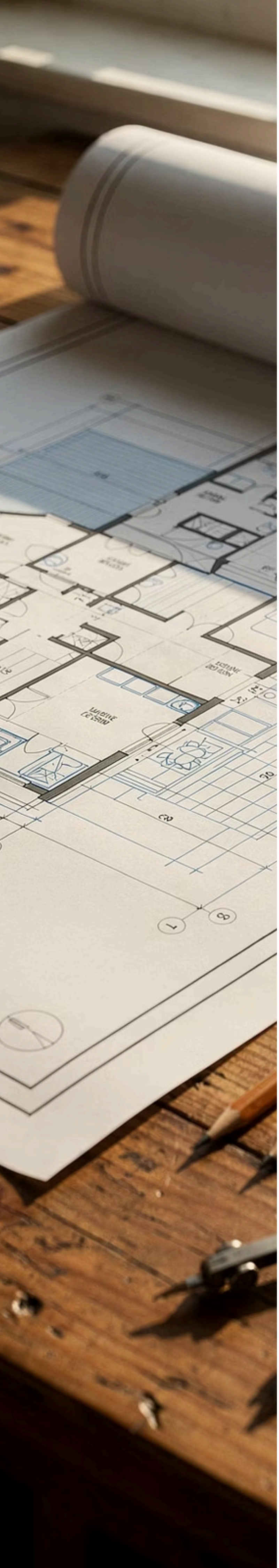
The only way to be certain your new rebuild cost is accurate is to get it assessed professionally.

At **RebuildCostASSESSMENT.com**, our desktop assessments provide accurate rebuild cost estimates that take into account the specific changes you've made to your property.

It's quick, it's easy, and it ensures you're fully covered.

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 reduces 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.



PROTECT YOUR RENOVATED HOME.

Don't let your dream renovation become an insurance nightmare. With an accurate assessment, you can enjoy your newly renovated home knowing it's fully protected if the worst should happen.

ACCURATE

Professional desktop assessments

QUICK

Fast turnaround times

PROTECTED

Full coverage confidence

NEED HELP DETERMINING YOUR NEW REBUILD COST?

Contact us for a quick and easy desktop assessment today.

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

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Web: www.rebuildcostassessment.com

Email: info@rebuildcostassessment.com

Phone: 01305 215535

Don't wait until it's too late. Contact us today to ensure your renovated home has the insurance protection it deserves.