

# Insurance Checklist

By Nicole Nichols-West

- Buildings insurance
  - Look at the specified amount or limit for buildings cover protection.
  - How much will it cost to rebuild your home? Not just the resale value as this may differ wildly.
  - Does the policy cover accommodation for you, should your home become uninhabitable?
  - Does it cover outside buildings?
  - If you are in a high-risk flood area, are you covered?
  - In addition to the overall structure of your property, what permanent fixtures and fittings are covered, if any?
  - Do you live in a high crime area?
  - What about the style of your house? Do you have any unusual features? Or is your property a listed building?
- Contents insurance
  - Look at the specified amount or limit of contents cover protection.
  - Have you got everything valued accurately?
  - Are your antiques or valuables covered, or do you need to take out separate cover for these? It may work out cheaper to get them insured separately with a specialist contents insurance provider.
  - Do you have children or animals? It could be worth adding accidental damage to your policy
  - Do you have any single items that need to be
  - Do you live in a high crime area?
  - How far outside of your home are your items covered for?
  - Does the policy cover your items when you are abroad?