Insurance Checklist

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# Tasks:

☐ **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 ber**

☐ **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?**