

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?