## **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 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?