

9 out of 10 UK properties are insured for the wrong amount



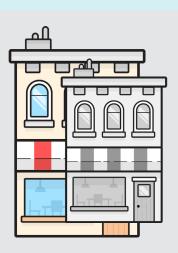
UNDERINSURED

79% of UK properties are underinsured. This can severely reduce the amount paid out following a property damage claim.



OVERINSURED

14% of UK properties are overinsured. If this is you, you're paying more than you need to for your insurance.





NOT ENOUGH

We find that on average, underinsured buildings are covered for just **69**% of the amount they should be.





TOO MUCH

While overinsured buildings are on average covered for **121**% of the correct amount.



580,000°

The estimated number of high-value homes in Britain that are currently underinsured.



The estimated underinsurance total for all UK commercial properties.

RebuildCostASSESSMENT.com

Every year we share data with the insurance industry around the accuracy of building sums insured in the UK. These are our latest findings covering both residential and commercial properties.

AFFORDABLE PROFESSIONAL BUILDING INSURANCE VALUATIONS

Data derived from 11,071 Rebuild Cost Assessments completed between Oct '19 and Sep '20.

- ${\boldsymbol \cdot}$ Estimate based on Zoopla data on UK homes with a market value exceeding £1m
- $\cdot\cdot$ Estimate based on British Property Federation (BPF) data on UK commercial real estate