## **Building Valuations for Insurance Purposes**

"Came & Company Parish Council Insurance in association with Cunningham Lindsey Valuation Services, once again making your life easier"

## Comments received following a Valuation include:

We were very pleased with your professionalism especially as some of the information we provided regarding the premises was very sketchy. We liked your reports and although had spoken with other valuation companies felt you understood what we required from the contract

> It all went much easie than I expected

> > You provided a Professional Service

## Can your Parish afford to be incorrectly insured?

It's important that a building is insured for the correct amount, especially those that are an important focal point of your community. It could be the deciding

factor, in an unforeseen event, as to whether your community continues to enjoy the use of their facilities for many generations to come.

If your parish buildings are overvalued you could be paying needlessly high insurance every single month.

If the buildings are undervalued and the worst happens, you could find that the insurance policy does not meet the cost of replacing the building on a like for like basis.

Establishing an accurate reinstatement cost for a building, of any description, is a specialised task and Cunningham Lindsey have drawn on their many years of experience in handling Insurance Claims to develop a Valuation Service which specialises in Building Reinstatement Valuations for Insurance Purposes.

A Professional Valuation will take in to consideration many things including topography, location, demolition, debris removal and professional fees therefore giving the Parish complete peace of mind that "everything has been covered".

When arranging insurance cover, you are asked to declare the accurate sums insured for the full reinstatement cost of the parish buildings. Your declared sum might be £200,000, for example, but if it is established that the correct value was £400,000 at the time of a claim, the claim payment might be reduced by as much as 50% however large or small the claim is.



Cunningham Lindsey and Came & Company Parish Council Insurance have worked together to ensure that the valuation is tailored to the special nature of parish buildings and the insurance policy in force.

The highly competitive fee scale is based on the current building sum insured and is agreed prior to the valuation being undertaken.

## For further information contact:

Came & Company Parish Council Insurance 1st Floor Offices, 2 Meridian Office Park Osborn Way, Hook RG27 9HY

Tel: **01256 395020** or **01256 395021** Fax: 01256 395001

Email: parish.councils@cameandcompany.co.uk

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