

MAUNDER TAYLOR

Chartered Surveyors • Estate Agents • Managing Agents

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BUILDINGS INSURANCE SERVICE

Building Insurance Valuations

We carry out valuations on most types of buildings from single houses to large commercial portfolios.

A significant number of our new clients suspect they are under insured and do not know the basis from which their current Declared Value (rebuild cost) has been calculated. They assume they are fully insured for the higher Sum Insured figure on their schedule. Day One Reinstatement based policies state two figures, and the higher Sum Insured figure is simply provisional allowing for building costs inflation after Day One (the first day) of the policy. The Declared Value is the important figure that needs to represent accurately your rebuild cost on Day One of the policy to reduce the possibility of insurers applying average to any claim you may make.

A few of our new clients suspect they are over insured, this is simply a waste of money as there is no advantage in over insuring a property.

We are able to provide insurance for the following:

Buildings

All new policies sold are 'All Risks' and on a Day One Reinstatement basis. Every quotation includes a copy of the insurer's policy wording. We have an in house claims department to assist in the event of a claim.

Landlords Contents

Where we insure the building, we can offer this cover to property owner's who rent their residential property out. This element can be invoiced separately to the buildings insurance in place.

Common Parts Contents

This cover for items of contents such as carpets, chairs etc. that are kept in communal areas.

Head Lessee Contents

This cover is for items of contents at the premises, owned by the Head Lessee and not kept in communal areas.

Engineering (& Inspection Service)

The cover we sell is basically for lifts and communal heating systems. Inspections that are required by law are included.

Individual Liabilities Cover

For trading companies this is more commonly referred to as Directors and Officers insurance. The cover we offer not only includes individual liability and professional and legal liability for directors and secretaries but extends to include employment practices liability.

Steven Pentecost can be contacted directly on 020 8492 5512 with regards to new business enquiries.



www.maudertaylor.co.uk

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