

Over the last twelve months, Unity Insurance Services has become aware that a significant number of clients are under insured. This, inevitably, can lead to a serious shortfall if the worst happens and their building is destroyed or severely damaged.

It is every insured's responsibility to make sure that their sum insured is adequate. Because the cost of replacing any particular building will vary according to type, location and complexity, the only certain way of ensuring accuracy is to obtain a local, professional valuation. Not only is this the only way to ensure accuracy, it discharges the managing committees responsibility as Trustees and provides redress (against the valuer) if they get it wrong!

Unity Insurance Services were asked to produce some general guidelines and this has proven to be extraordinarily difficult. We cannot factor in the variables mentioned above and this means that the figures we provide are merely an "interesting guide" and **not** a definitive valuation. However, they may assist clients in determining whether they need urgent advice from a local professional.

WARNING

Unity Insurance Services must warn you that you must not rely on the following figures to value your building. These figures represent **approximate** costings for various building types in certain broad geographical regions and, as such, may be of assistance in identifying whether your building **might** be under insured. Given the limitations implicit in any such general guidance, Unity Insurance Services cannot warrant the accuracy of these figures in any particular case and accepts no responsibility for their use/ misuse.

YOU MUST TAKE APPROPRIATE LOCAL, PROFESSIONAL ADVICE.

BUILDING TYPE & CONSTRUCTION	NORTH Inc. North & Mid Wales	MIDLANDS Inc. S. Wales & S. West	SOUTH Inc. London
BSST single skin, brick/block	£669 p.sq.m	£725 p.sq.m	£781 p.sq.m
BSST cavity wall, brick/block	£893 p.sq.m	£947 p.sq.m	£1,003 p.sq.m
Steel framed, box profile clad	£613 p.sq.m	£669 p.sq.m	£725 p.sq.m
Steel framed, timber clad	£613 p.sq.m	£669 p.sq.m	£725 p.sq.m
Timber framed, metal, cement, or fibre panel clad	£641 p.sq.m	£697 p.sq.m	£753 p.sq.m
Timber framed, timber clad	£669 p.sq.m	£725 p.sq.m	£781 p.sq.m
Timber modular	£446 p.sq.m	£502 p.sq.m	£559 p.sq.m
Concrete framed, concrete panel clad	£391 p.sq.m	£419 p.sq.m	£446 p.sq.m