

## **Insurance Valuations and Claims**

Professional advice is required to assess the **rebuilding cost/ value of buildings for insurance purposes** so to make certain that the property is not under or over insured.

We are experienced in the inspection and valuation of residential and commercial property for insurance purposes.

The assessment must not only include a calculation of floor areas but also regard to the type of construction so that a correct cost factor is applied.

We are also often involved in advising over the preparation and conduct of claims, for instance where a residential property has been subject to flooding or subsidence so as the client can be certain that the appropriate repairs are completed to a satisfactory standard.

We have a good deal of experience in dealing with **claims against The NHBC** following major structural damage.

Claims in recent years have involved flooding to lower ground floor accommodation and water penetration due to defective damp proof courses and glazing

We can advise over the liabilities of the NHBC and the extent of remedial work required as well as representing the client at Arbitration should this be necessary