Household Sum Insured Guide

Your policy covers the full cost of repair or replacement if your Buildings, Contents or Personal Possessions are lost, damaged or destroyed - regardless of their age or original purchase price. Sums insured you set must be adequate to reflect our cover.

This leaflet will help you work out both your Buildings and Contents sums insured. If you need any further advice or assistance, your Insurance Broker will be pleased to help. Once you have decided on your sums insured, your policy's inflation protection will help you to keep them in line with rising costs year by year.

But remember, you should still check your sums insured yourself from time to time - particularly if you improve your home or acquire new possessions.

Some instructions will require you to seek professional guidance especially for buildings of an unusual or historic nature and for contents items which are not easily replaced (such as antiques, jewellery and collections).

The Contents of your Home and Valuables

How much should I insure for?

The full replacement cost of the Contents of your home.

How to work out full replacement costs

Short of a full professional valuation, the best way is to go through each room in turn, adding up the likely replacement cost of each item. Note down your estimate in the checklist on the next page. Many things - including family and house size, special possessions and collections affect the total value of your Contents, and no two households are the same.

Personal Effects up to 50% of the Contents sum insured, or
£20,000 (whichever is the lower amount).

Items you Purchase

Many people buy items throughout the year and underestimate the cumulative additional sum insured which should apply or omit to include purchases at all. Don't be caught out.

Please visit our website for further information about Intact Insurance Channel Islands - www.intactinsuranceci.com

Contents values checklist

Use the room-by-room check list below to calculate the true value of the contents of your home

LOUNGE

Sofa / Chairs	£
TV / Video / Hi-Fi / DVD Player	£
Tapes / CDs / DVDs	£
Computers / Laptops / Phones	£
Electronic Devices	£
Carpets / Curtains / Blinds	£
Tables / Bookcases / Books	£
Pictures / Clocks / Ornaments	£
Lamps / Lights	£
Value of Electronic Downloads	£
Other Items	£
TOTAL	**£ 0**

KITCHEN

Cooker / Microwave / Ovens	£
Fridge / Freezer	£
Washing Machine / Dryer	£
Kettles / Irons / Toasters / Mixer	£
Table & Chairs	£
Floor Covering / Curtains / Blinds	£
Crockery / Utensils / Cutlery	£
Food & Drink	£
Dishwasher	£
Electronic Equipment (e.g. TV)	£
Other items	£
TOTAL	**£ 0**

DINING ROOM

Carpets / Curtains / Blinds	£
Table / Chairs	£
Linen	£
China & Glass	£
Cutlery	£
Sideboard	£
Pictures / Clocks / Ornaments	£
Other items	£
TOTAL	**£ 0**

STUDY

Desk / Chair	£
Telephones / Photocopier/ Printer	£
Computers Software	£
Value of Electronic Downloads	£
Other equipment	£
Carpets / Blinds / Curtains	£
Other items	£
TOTAL	**£ 0**

MAIN BEDROOM

Carpets / Curtains / Blinds	£
Bed & Bedding	£
Wardrobe / Chest of Drawers	£
Dressing Table / Chairs	£
Pictures / Mirrors	£
Ornaments	£
Clothes / Shoes / Bags	£
Valuables	£
TV / Hi-Fi / Other Electronics	£
Other items	£
TOTAL	**£ 0**

BEDROOM 2

Carpets / Curtains	£
Bed & Bedding	£
Wardrobe / Chest of Drawers	£
Dressing Table / Chairs	£
Pictures	£
Ornaments	£
Clothes	£
TV / Hi-Fi / Other	£
TOTAL	**£ 0**

Contents values checklist (continued)

BEDROOM 3

Carpets / Curtains	£
Bed & Bedding	£
Wardrobe / Chest of Drawers	£
Dressing Table / Chairs	£
Pictures	£
Ornaments	£
Clothes	£
TV / Hi-Fi / Other	£
TOTAL	**£ 0**

BEDROOM 4

Carpets / Curtains	£
Bed & Bedding	£
Wardrobe / Chest of Drawers	£
Dressing Table / Chairs	£
Pictures	£
Ornaments	£
Clothes	£
TV / Hi-Fi / Other	£
TOTAL	**£ 0**

BATHROOM / WC

Carpets / Curtains	£
Chair	£
Bathroom Cabinet / Mirror	£
Towels	£
Toiletries	£
Linen Basket / Clothes	£
Other Items	£
TOTAL	**£ 0**

HALL / STAIRS / LANDING / LOFT

Carpets / Curtains	£
Furniture	£
Chairs	£
Pictures	£
Sports Equipment	£
Vacuum Cleaner	£
Items in Storage	£
Other Items	£
TOTAL	**£ 0**

GARAGE / SHED / CONSERVATORY

Garden Equipment	£
Lawn Mower	£
Garden Furniture	£
Work Bench / Tools	£
Motor Accessories	£
Conservatory Furniture	£
Bikes / Toys	£
Other Items	£
TOTAL	**£ 0**

OTHER

Collections *	£
Stairlift *	£
Disability Scooter *	£
	£
	£
	£
	£
	£
TOTAL	**£ 0**

* Please specify separately to Intact Insurance Channel Islands

TOTALS

Lounge	£ 0
Kitchen	£ 0
Dining Room	£ 0
Study	£ 0
Main Bedroom	£ 0
Bedroom 2	£ 0
Bedroom 3	£ 0
Bedroom 4	£ 0
Bathroom / WC	£ 0
Hall / Stairs / Landing / Loft	£ 0
Garage / Shed / Conservatory	£ 0
Other	£ 0
TOTAL SUM INSURED	**£ 0**

Remember to tell us if you acquire any major items for your home so that we can adjust your sum insured to cover them

The Buildings of your home

How much should I insure for?

The full cost of rebuilding your home using local contractors and appropriate professionals, including demolition and site clearance.

But why rebuilding cost?

If the Buildings of your home are damaged, your policy will pay the full cost of any repairs, even up to complete rebuilding if necessary. We expect you to work out your sum insured on the same basis.

How to work out the rebuilding cost

Use the table of rebuilding costs shown in this document. The guide is based on local building costs and will guide you on the rebuilding cost of different types of homes in each island. Of course, homes do vary in design and construction and the figures produced by using our guide are a recommendation only and the actual rebuilding cost could be more or less. If you feel your home has any unusual or historic features, is especially large or small or if your site has restricted access or might necessitate non-standard foundations, or if you want to be more certain about the rebuilding cost, you should obtain a professional valuation from a Chartered Surveyor.

Your own calculation in 6 easy steps

1. **House type:** Identify your house type - detached, semi-detached, terraced, bungalow, etc - and establish the rebuilding cost according to where you live.
2. **Work out the square footage of your house:** This is not as difficult as it sounds - first of all measure round the outside of your house and then multiply the length by the width to establish the ground floor area (i.e. 20ft x 15ft = 300sq ft). Multiply this figure by the number of storeys to establish the total floor area. If the upstairs area differs significantly in size, measure it separately and add it to the ground floor area. Roof space if habitable should be measured to cover the area for which there is a minimum height of 3.5ft from floor to roof.
3. **Luxury items:** Add an allowance for any luxury specifications such as bespoke architectural design, more expensive kitchens or window systems, luxury bathroom fittings, indoor or outdoor Jacuzzis or renewable energy systems.
4. **Garages and / or carports:** Add an allowance for any separate garage. Typical costs may range from £20,000 for a simple block built single garage up to £60,000 or more for a double garage built from block with some granite.
5. **Other buildings, boundaries and hard standings:** Add an allowance for any other buildings, conservatories, boundaries (subject to ownership), walls, gates, paved areas and if applicable tennis courts, swimming pools, etc.
6. **Other allowances:** Add an allowance for professional fees (architects and surveyors fees) and demolition costs. These will vary depending on the type and complexity of the building. We recommend you allow an additional 18%.

Now complete your calculation.

Your own calculation

A Measurement of the main structure, to external face of external walls (see Step 2 above)

Basement Floor	(length)	x	(width)	=	0	sq ft
Ground Floor	(length)	x	(width)	=	0	sq ft
First Floor	(length)	x	(width)	=	0	sq ft
Second Floor	(length)	x	(width)	=	0	sq ft
				TOTAL	**0**	**sq ft**

B	Rebuilding cost per square foot (see Step 1 above)	£	
C	Rebuilding cost of your house = multiply A x B	£	
D	Allowance for luxury specifications (see Step 3 above)	£	
E	Allowance for separate garage if applicable (see Step 4 above)	£	
F	Allowance for other elements (see Step 5 above)		
	• boundary or garden walls	£	
	• outdoor swimming pools	£	
	• drives / paths / pavings	£	
	• any other features not included above	£	
G	Allowance for professional fees and demolition @ 18% (see Step 6 above)	£	
	TOTAL REBUILDING COST	**£**	**0**

Home Rebuilding Costs Guide

How much might it cost to rebuild your house?

These figures exclude professional fees and cost of demolition. (Figures shown are £ per square foot at 1st June 2024)

Type of home	Location	Block / Brick Rendered or Timber Frame	Rendered "Georgian or Victorian" Period Property	Stone / Granite Farmhouse or Cottage
DETACHED HOUSE	Guernsey	£412.76	£436.68	£484.35
	Jersey	£396.89	£419.88	£465.72
	Alderney	£474.68	£502.18	£557.01
	Sark	£474.68	£502.18	£557.01
	Herm	£495.32	£524.02	£454.12
SEMI-DETACHED HOUSE	Guernsey	£397.67	£422.60	£472.27
	Jersey	£383.38	£406.34	£454.11
	Alderney	£457.33	£485.99	£543.11
	Sark	£457.33	£485.99	£543.11
	Herm	£477.20	£507.12	£566.73
DETACHED BUNGALOW	Guernsey	£453.95	£476.39	£521.11
	Jersey	£436.49	£458.06	£501.07
	Alderney	£522.04	£547.84	£599.28
	Sark	£522.04	£547.84	£599.28
	Herm	£544.74	£571.67	£625.34
SEMI-DETACHED BUNGALOW	Guernsey	£431.97	£452.83	£494.41
	Jersey	£415.36	£435.41	£475.39
	Alderney	£496.77	£520.75	£568.57
	Sark	£496.77	£520.75	£568.57
	Herm	£518.36	£543.39	£593.29
TERRACED HOUSE	Guernsey	£382.50	£404.93	£449.65
	Jersey	£367.79	£389.36	£432.36
	Alderney	£439.88	£465.67	£517.10
	Sark	£439.88	£465.67	£517.10
	Herm	£459.01	£485.91	£539.57
TERRACED BUNGALOW	Guernsey	£409.99	£429.26	£467.70
	Jersey	£394.22	£412.75	£449.71
	Alderney	£471.49	£493.66	£537.86
	Sark	£471.49	£493.66	£537.86
	Herm	£491.99	£515.12	£561.24
DETACHED 1 1/2 STOREY HOUSE / COTTAGE	Guernsey	£421.05	£444.09	£490.03
	Jersey	£404.86	£427.01	£471.19
	Alderney	£484.21	£510.71	£563.53
	Sark	£484.21	£510.71	£563.53
	Herm	£505.25	£532.91	£588.04
TERRACED 1 1/2 STOREY HOUSE / COTTAGE	Guernsey	£393.59	£413.48	£453.11
	Jersey	£378.46	£397.57	£435.69
	Alderney	£452.63	£475.50	£521.08
	Sark	£452.63	£475.50	£521.08
	Herm	£472.31	£496.18	£543.73

CONSERVATORIES (per square foot)	Plastic Conservatory	Aluminium Conservatory	Hardwood Conservatory
Floor area of up to 100 sq ft	£468.48	£564.96	£886.08
Floor area of 100 - 200 sq ft	£401.85	£481.12	£745.79
Floor area of over 200 sq ft	£370.51	£442.06	£680.32

BOUNDARY OR GARDEN WALLS (per square foot)	Granite, faced both sides	Blockwork, rendered both sides	Concrete Retaining Walls	Timber close boarded fences
Up to 6 ft high	£91.03	£41.02	£73.84	£27.92
Over 6 ft high	Seek advice, incl. with regard retaining walls			

SWIMMING POOLS (per square foot)	Area not exceeding 250 sq ft	Area of 250 - 450 sq ft	Area over 450 sq ft
Outdoor, not exceeding 4.5 ft deep	£342.45	£302.74	£255.00

DRIVES / PATHS / PAVINGS (per square foot)	Concrete	Tarmac	Brick Paving
Outdoor, not exceeding 4.5 ft deep	£20.42	£16.41	£24.62

Important

Please note that these figures are intended for guidance purposes only as the individual cost of rebuilding is very dependent on property type, size, design and location. As such, they should be considered as recommendation only. Where doubt or uncertainty exists a professional valuation by a Chartered Surveyor is essential.

These tables are not appropriate for:

(a) Properties with unusual basement cellars.

(b) Blocks of Flats.

(c) Houses with special design features or that are Architecturally bespoke.

(d) Properties with limited accessibility. Additional allowances will need to be made for the associated extra costs.

 OCTOBER 2025