



Selection of Building and Contents Level of Cover on ParishCare

If the Building Sum(s) Insured under item 1 represents **100%** of the total cost of repair/restoration/reinstatement of the specified building as applicable. The Sum Insured should be reflective of the cost to rebuild or repair and restore, including all associated costs such as site clearance, architects and surveyors fees, planning fees, current local authority requirements and VAT (where applicable). Insuring on this basis would allow for full restoration or reconstruction following the most serious damage as a consequence of, for example, a major fire.

If a Building Sum Insured is selected that represents **75%** of the total cost of repair/restoration/reinstatement of the specified building as applicable it may be inadequate in the event of significant damage. You may need to compromise by using cheaper modern materials and building methods.

If a Building Sum Insured is selected that represents **50%** of the total cost of repair/restoration/reinstatement of the specified building as applicable it will be inadequate in the event of significant damage. It will meet minor damage claims but in the event of significant damage caused by fire, for example, it will only be sufficient to make safe the ruin or clear the site, and to provide funds for a much simpler and smaller building such as a multi-purpose hall.

If a Building Sum Insured is selected that represents **25%** of the total cost of repair/restoration/reinstatement of the specified building as applicable and will be inadequate in the event of a significant damage. It will meet minor damage claims but in the event of significant damage caused by fire, for example, it will only be sufficient to make safe the ruin or clear the site.

If you select a Contents Sum Insured that represents less than **100%** of the total cost or repair or replacement with items of similar quality then in the event of a loss of all or a significant proportion of your contents you may need to compromise on the quality of replacement items and/or the number of items you replace or repair.

The selection of your Sum(s) insured is a decision for the PCC and you should only consider insuring for less than 100% of the full insurance value after careful and informed consideration and having a clear understanding of what your plan would be following major damage to you building and the amount of funding you will need to achieve your future objectives for the repair, restoration or replacement of the building and replacement or repair of its contents.

Please note that there is no Underinsurance 'Average' Clause in our ParishCare Policy so for valid claims there will not be a reduction in the claims payment in line with the Level of Cover. Valid claims will be settled in full up to any Inner Limit that may apply or, if higher, the Sum Insured selected with only the applicable excess deducted.



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