

**broadbench**

# Your Guide To Buildings And Contents Insurance

Your Home Is Your Castle



[broadbench.co.uk](https://broadbench.co.uk)   

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# Why Do You Need Buildings & Contents Insurance?

## We Understand That Protecting You And Your Family Is Your Main Priority, It's Ours Too

Which is why it's important to make sure you protect the roof over your heads. Whether you live in a one-bedroom flat or a five bedroom detached house, our guide will help you understand why you need Buildings and Contents insurance and what cover is right for you and your family.

Buildings and Contents insurance falls under the term 'Home Insurance', but you can buy both insurances separately or together under one policy.

## What Are The Statistics?

- 90% of UK Home Insurance claims are successful.
- 1.2 Million Home Insurance claims are made per day (UK).
- UK Insurers pay out £8 Million per day for home insurance claims.
- Almost a third of UK claims are 'escape of water' related.



# Buildings Insurance

## What Is Buildings Insurance?

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Buildings Insurance covers the structure of your home. This includes the walls, floors, windows and roof. Some policies will also cover damages to fixtures and fittings, such as a fitted kitchen or bathroom suite. You can also add extras to your policy, such as accidental damage, for an additional premium.

## Buying A Flat?

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It is unlikely that you'll require Buildings Insurance as this should be covered by the service charge.

## Why Do You Need Buildings Insurance?

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If you own your home, your mortgage lender will insist that you have adequate Buildings Insurance. If you are in the process of buying a house, you should have Buildings Insurance arranged before completion. If not, the lender may charge you for a Buildings Insurance policy that does not fit your needs.

## Renting A Flat Or House?

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If you're currently renting, it's unlikely that you will need to take out Buildings Insurance as it is usually your landlord's responsibility to arrange.

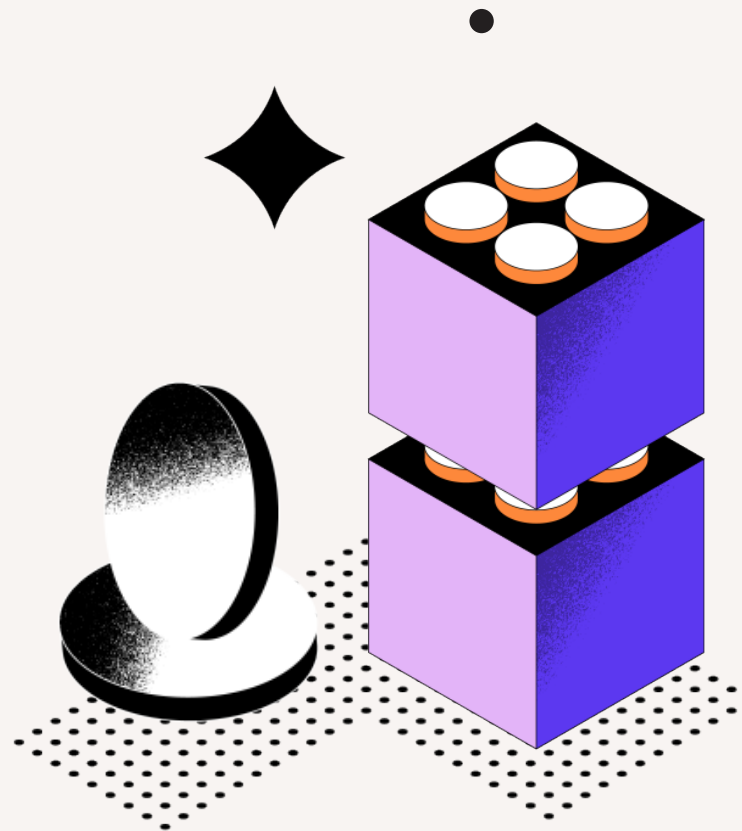
# Buildings Insurance

## What Is Not Covered?

It provides cover for damage caused by events like fires, storms and floods. It's also important to consider what is not covered by Buildings Insurance:

- General wear and tear is not covered by most policies.
- You won't be covered for malicious acts, such as vandalism.
- Items inside of your home, such as furniture, carpets, clothes, electronics and personal items won't be covered - you'll need contents insurance to insure these.
- If your home is empty for more than 30 – 60 days, you may not be able to claim for loss or damage. However, if you let your insurer know in advance of going away, they may arrange cover.

It is best to check with your Broadbench expert or insurer, as exclusions vary from one policy to another.



# Contents Insurance

## What Is Contents Insurance?

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Contents Insurance covers the loss or damage to all the things in your home which are not part of the structure or the building.

The best way to understand what this covers is to imagine that you were to turn your home upside down. Everything that would fall out would be covered by Contents Insurance. This may include general items such as clothes, furniture and jewellery, as well as electrical goods such as TVs and washing machines.

## Do You Need Contents Insurance?

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Unlike Buildings Insurance, it is not a requirement to have Contents Insurance if you have a mortgage however, it will reassure you that your possessions are covered if the unexpected happens. Common examples of 'the unexpected' include your home being broken into, a fire or a flood.

If you're currently in the process of securing a mortgage or looking to get Buildings and Contents Insurance but are not sure how much cover you need, speak to one of our expert advisers.

# Contents Insurance

## What Is Not Covered?

It is important to note that some expensive items such as jewellery or art may not be covered, so you may have to take out separate Insurance for specific products.

- General wear and tear is not covered by most policies.
- You won't be covered for malicious acts, such as vandalism.
- If your home is vacated for more than 30 – 60 days, you may not be able to claim for loss or damage. However, if you let your insurer know in advance of going away, they may arrange cover.
- Frost damage or contents in the garden.
- Mechanical or electrical breakdown, such as a fridge breaking down due to it coming to the end of its useful life.

It is best to check with your Broadbench expert or insurer, as exclusions vary from one policy to another.



# Optional Extras

## Most Policies Will Offer Some Optional Extras

All additional extras will of course have a cost, so it is best to speak to an adviser to see where you might be able to make savings while still having the level of cover you need.

### Pedal Cycles

While cycles are usually covered at home under standard Contents Insurance, you can choose extra cover for bikes used by you and your family.

### Legal Services Cover

Usually provides 24/7 legal advice and covers a set amount (usually £100,000+) for legal costs per claim for you, your domestic partner, and any family members living with you. Advice on employment law, consumer and contract law, property disputes, personal injury and medical and cosmetic negligence, and more is usually included free of charge.

### Protected No Claim Discount

As you do with your car insurance, you can select this cover to protect your no-claims discount on your Home Insurance policy.

### Personal Belongings Cover

This can cover your personal belongings, such as your mobile phone, and payment cards away from the home. This can include larger sums of cash and even theft from an unattended vehicle.

### Accidental Damage Cover

This additional cover can include things like septic tanks and service pipes, home entertainment systems – even any glass in your furniture.

**Buildings** - this could cover accidental damage to the rest of your home, such as reversing your car into your house wall.

**Contents** - this might cover accidental damage to your interior belongings – so no need to worry if you spill that glass of wine on the carpet.



# Optional Extras

## Most Policies Will Offer Some Optional Extras

All additional extras will of course have a cost, so it is best to speak to an adviser to see where you might be able to make savings while still having the level of cover you need.

### Home Emergency Cover

If something sudden happens which causes a loss of essential services; like the heating stops working, a pest infestation or a power breakdown. This protection will usually include labour, parts and materials up to set value and hotel accommodation if your home is deemed to be uninhabitable while repairs are made.

Please note that this cover doesn't normally include non-essential household appliances such as dishwashers.

### Garden Cover

Some belongings in your garden and outside space could be protected against loss, damage and theft. It helps cover items you tend to leave out in the open, like garden furniture and children's toys, as well as damage to your plants, trees and shrubs. This also includes any damage caused by neighbours.



## FAQ's

### How do I calculate the rebuilding cost of my property?

The rebuilding cost of your home is not the same as its market value. It represents the amount needed to completely rebuild your home, excluding the value of the land.

You can check your current home insurance documents, surveyor's report, or mortgage valuation (if done in the last two years) for the rebuild cost. Alternatively, you can use the BCIS rebuild calculator for an estimate.

### Does home insurance cover wear and tear?

No, home insurance covers sudden and unexpected damage. It does not cover items that have naturally worn out over time, broken down, or been poorly maintained. Keeping your home and possessions well-maintained is essential, as insurance is not a substitute for proper upkeep.

### Will my insurance cover items away from home?

Yes, but only if you have selected the appropriate cover. The following optional add-ons provide protection for personal items outside the home:

- Personal Items – Covers valuables such as jewellery and handbags.
- Technology & Entertainment – Covers gadgets, laptops, and tablets.
- Pedal Cycles – Covers bicycles.

Check your policy schedule to confirm what is included.

### What is not covered by my home insurance policy?

Exclusions vary by policy, but all important exclusions will be outlined in the "What is not covered" section of your policy documents. Reviewing these details ensures you fully understand your coverage.

### What does "new for old" mean?

"New for old" means that if you make a claim, your insurance provider will replace the damaged or stolen item with a brand-new one of the same make and specification. However, this does not apply to clothing and household linen, where a deduction for wear and tear is made.

### What is the policy excess?

An excess is the portion of a claim you are responsible for paying before your insurer covers the rest. The higher the excess you select, the lower your premium. You can adjust your excess amount at any time.

Some claims have specific excess amounts, such as a £1,000 excess for subsidence, heave, or landslip claims, which will be detailed in your policy schedule.

## FAQ's

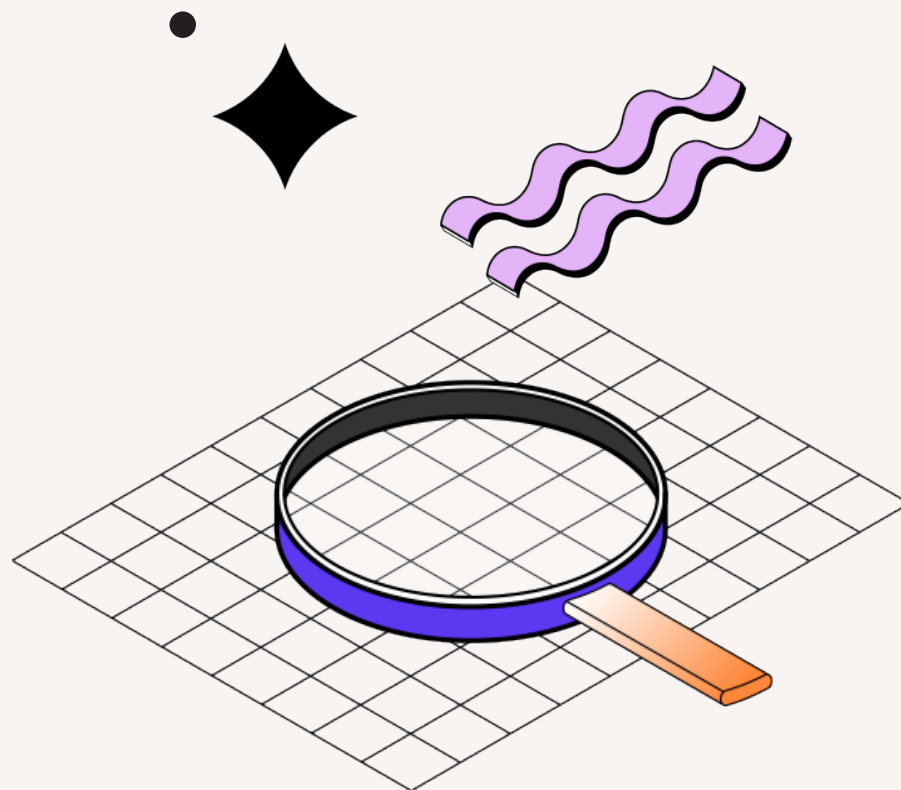
### Are high-value items covered under contents insurance?

Most policies have a single-item limit, meaning high-value items such as expensive jewellery, art, or antiques may need separate coverage or specified item listing in your policy.

Check your policy's coverage limits or speak to an adviser to ensure full protection.

### Does contents insurance cover accidental damage?

Standard contents insurance does not always include accidental damage cover. However, you can add this as an optional extra to protect against incidents such as spilt drinks on furniture, broken electronics, or damaged carpets.



# Landlord FAQ's

## Do I need Landlord Insurance?

If you rent out a property, standard home insurance may not be enough. Landlords face additional risks, such as:

- Tenant-related damage
- Loss of rent
- Liability claims from tenants

By informing us that your property is rented out, we can tailor a policy to suit your needs.

## What landlord insurance do I need?

We offer a variety of landlord insurance policies to suit different needs, including:

- Residential landlord insurance – For properties rented to individuals or families.
- Commercial landlord insurance – For business premises you lease out.
- Mixed-use landlord insurance – For properties with both residential and commercial tenants.
- Portfolio landlord insurance – For multiple rental properties under one policy.

## How much does landlord insurance cost?

The cost of landlord insurance depends on several factors, including:

- Property location and size
- Construction type
- Number of tenants and property use
- Level of cover selected

## What does landlord insurance cover?

Landlord insurance covers typical home insurance risks, plus additional protections designed for rental properties, including:

- Loss of rental income if tenants can't stay due to damage.
- Alternative accommodation costs for tenants if your property becomes uninhabitable.
- Property owner's liability in case a tenant or visitor gets injured.

## What doesn't landlord insurance cover?

Each policy will have specific exclusions, which are listed in your policy documents. Reviewing these details will help you understand the limits of your coverage.

# Why Broadbench?

Many of us decide on what insurance to go for (whether it's for your car, your house or your life) that fits the monthly premium we want to pay. Of course, you could go to a price comparison site and very quickly find the cheapest quote on the market, but would it be the best solution for you and your family?

Our advisers have the skills and knowledge to offer you bespoke and impartial advice, taking in a holistic understanding of your circumstances and combining it with a deep knowledge of what different providers offer. Not only that, but they know how to quickly navigate the insurance minefield and set up exactly what you require, taking the hassle out of your hands.

## The Benefits Of Using Broadbench:

- Bespoke and impartial advice.
- You deal with a human, not a computer.
- The hassle is taken out of your hands.
- Access to expert market knowledge.



# 4 Simple Steps

## How We Make Your Life More Manageable

### 1. We Listen To You

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Getting to know you, your requirements and how you work enables us to find the perfect products for your needs.

### 2. We Study The Market

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Leveraging our network of lenders and insurers, we scour the intermediary market to find the best options and dig into the detail to make sure they're the right fit for you.

### 3. We Do The Boring Bits

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You just want to sign up with the right provider, not be buried in forms and red tape. That's why we run you through the details and fill out all the paperwork ahead of your final approval.

### 4. We Stay In Touch

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We don't just recommend and walk away. We'll regularly check whether your product is right for your current circumstances and, if not, find a new one that is.

# Our Services

## Business Protection

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- Relevant Life Insurance
- Key Person Insurance
- Executive Income Protection
- Business Healthcare
- Shareholder Protection
- Business Loan Protection
- Professional Indemnity

## Personal Protection

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- Life Insurance
- Whole Of Life
- Critical Illness Insurance
- Private Healthcare
- Personal Income Protection
- Buildings & Contents

## Mortgages

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- First Time Buyer
- Home Mover
- Remortgages
- Buy to Let

# What Our Customers Say

We are passionate about our customers and providing the very best service. Take a look at our latest reviews on Trustpilot.

“Great service! – I've been using these guys for years for my mortgage options as a contractor. Great service and knowledge. I've also got a few other products with them. Looking forward to many more years of great service. ”

★★★★★ by Alexander Delaney

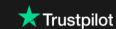
Rated 4.9 / 5 | 384 reviews



“Brilliant, as always – I'm a returning client of Broadbench, and I'm always impressed by their professionalism. Mike was incredibly helpful, and knowledgeable, and made the entire process smooth and stress-free. He took the time to ...

★★★★★ by Ali

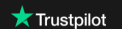
Rated 4.9 / 5 | 384 reviews



“Highly recommend! Extremely helpful and took the time to explain and give all options for life insurance and income protection. Made the whole process very quick and smooth.”

★★★★★ by George Gordon

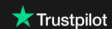
Rated 4.9 / 5 | 384 reviews



“Extremely helpful organised and knowledgeable. All the information required was conveyed concisely in a personable manner. ”

★★★★★ by Liam

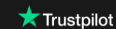
Rated 4.9 / 5 | 384 reviews



“Contractor guidance. We have used the services of Broadbench for many years now and have always found the team to be highly professional. As a contractor, Tom and Emily have been excellent at securing the best deals for my ...

★★★★★ by MJ

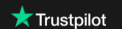
Rated 4.9 / 5 | 384 reviews



“Exceptional service and advice from Broadbench. I really appreciate the fantastic independent advise given and effort to get the positive outcomes in setting up the right Insurance policies for me and my business. Would recommend Broadbench ...

★★★★★ by Steve

Rated 4.9 / 5 | 384 reviews





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## Find Out More

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