



Is your home under-insured?









Rebuild valuation from just \$599

Most New Zealand insurance providers no longer offer unlimited replacement on your Home Insurance policy. The responsibility for setting the sum insured (cost to rebuild the home excluding land) sits with the homeowner.

It's important to check regularly (at least annually) that your sum insured is up to date to ensure your home is adequately insured.

Emerre & Hathaway Insurance Brokers have access to an online rebuilding calculator. If you would like to obtain a professional valuation carried out by a registered Quantity Surveyor, we've partnered up with Construction Cost Consultants.

Things to think about when setting your sum insured...

-  Age and style, e.g. 1960s custom design and build house.
-  Other costs, e.g. demolition, architect and council fees.
-  Floor area and number of levels, e.g. include the square metre of all levels of your home.
-  Shared ownership of property, e.g. fences, driveways and retaining walls.
-  Other structures, e.g. sheds, fencing, pools, decks, driveways, carports and garages.
-  Type of land, e.g. flat or sloping.
-  Construction materials e.g. weatherboard house with slate roof.
-  Quality of material and finishings, e.g. consider quality of materials and finishings.

About Construction Cost Consultants

Construction Cost Consultants are professional Quantity Surveyors and can give you accurate rebuild figures based on the exact elements and features of your house, from the foundation to the rooftop.

'One sizes fits all' approaches, based on square metre rates could leave you massively under-insured and at risk. Construction Cost Consultants Residential Rebuild Valuation, with on-site inspection, removes the risk and hassle.

Special Offer

Construction Cost Consultants are offering Emerre & Hathaway Insurance Brokers clients a rebuild valuation for just \$599 (including GST) in the North Island and \$749 for the South Island.

Get in touch: 0800 428 429

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insurance brokers

 **CONSTRUCTION COST CONSULTANTS**