

# Reinstatement Costs

**A reinstatement cost assessment is a professional valuation which provides a complete assessment of the property rebuild costs.**

**It takes into account the cost of labour and materials, access to site, removal of debris and a variety of other factors.**

## Did you know?

Cardinus' own research has shown 67% of properties were underinsured by an average of £600,000. If a building is damaged this could lead to inadequate cover for rebuild costs, extended rebuild times, legal action and more.

## How can we help?

Cardinus Risk Management can provide reinstatement cost assessments, including both on-site and desktop surveys, with detailed risk reporting. With regular reinstatement cost assessments carried out every three years the true value and the extent of any under-insurance can be discovered and rectified, ensuring that you won't have to make up the difference should the worst happen.

## What are the benefits?

- Conducting a building insurance valuation ensures the property is 100% protected.
- May improve borrowing facilities based upon increased asset values.
- Free access to INDIGO, Cardinus Risk Management's property risk management software, making managing risk easier.



## Cardinus Risk Management

They are regulated by RICS (Royal Institution of Chartered Surveyors). Their processes are validated in accordance with ISO certifications for Quality & Assurance (9001), Health & Safety (45001), Environmental (14001) and Data Protection (27001).

## Who should use Cardinus Risk Management?

- Property owners, freeholders and landlords.
- Property managers and managing agents.
- Those legally responsible for a property.

## Contact Details

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**To find out more contact Cardinus Risk Management on the details above.**