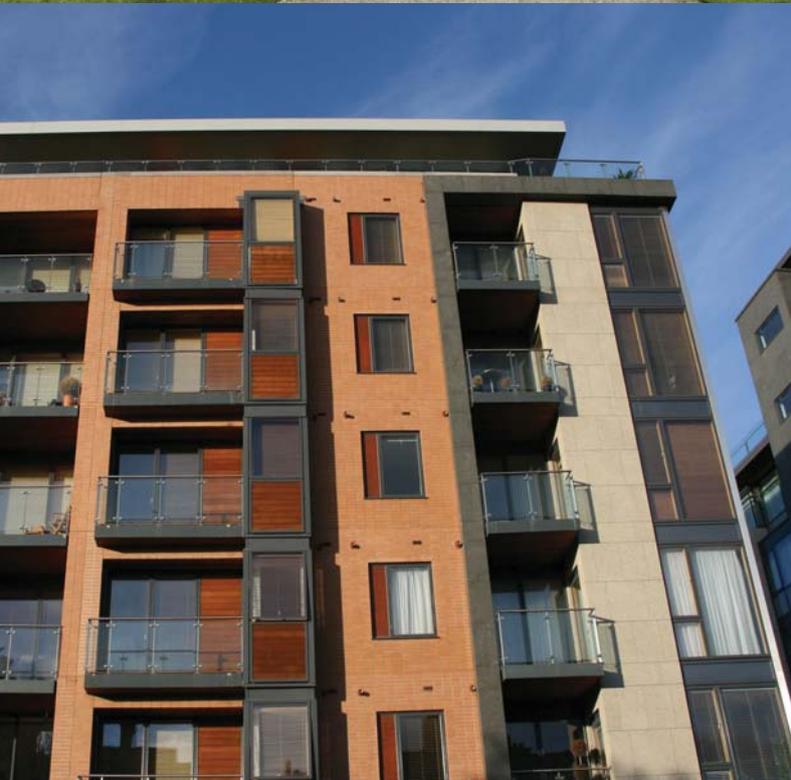




sedgwick®

# Valuation Services

## Surveyor-led valuation



## Introducing our surveyor-led valuation service

Since 1998 we have continued to develop our market-leading valuation service.



## We offer a surveyor-led approach, specialising in building reinstatement valuations for insurance purposes.

Our clients include Aviva, Allianz and NFU Mutual. They use our service to offer their customers average waiver guarantees, for periods of up to three years following a valuation.

We have formal national and regional schemes in place with insurers, brokers, associations and property management companies.

We can offer you the benefit of our extensive experience in all property types:

- Domestic housing, apartments and landed estates including listed and historic
- Commercial property including offices, retail, educational, recreational and farms
- Factories and warehouses

Our service is provided by our experienced valuations surveyors.

# Key benefits

We provide a broad range of benefits to the broker, the insurer and the customer.

## Broker

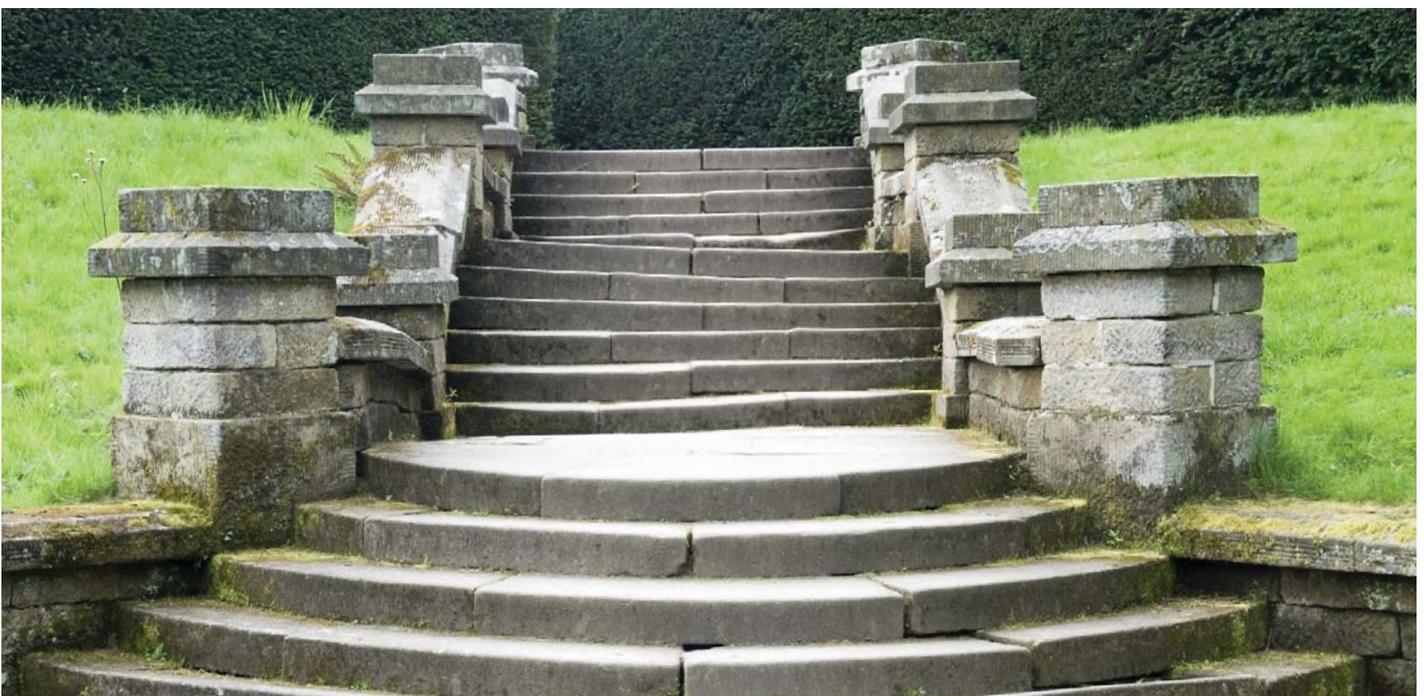
- Assists you to meet your obligations under the Financial Conduct Authority (FCA).
- Target related commission schemes are available.
- Value added service to promote to new and existing customers.
- A new business tool to offer a service differentiator.
- Focused client relationship management.
- Help prevent potential personal injury claims.

## Insurer

- We provide accurate information, which allows you to ensure that premiums are calculated based on true values at risk.
- We provide additional value to your range of risk management services.
- We help you avoid underinsurance issues at the point of a claim.
- It creates an opportunity to enhance your relationship with brokers and customers through the provision of long-term arrangements and average waiver guarantees.
- We provide you with valuable management information.
- Through joint marketing initiatives we will help to maximise the benefit of your scheme.

## Customer

- Peace of mind regarding the adequacy of sums insured.
- Avoid underinsurance penalties.
- Help identify over insurance, to avoid paying excessive premiums.
- We offer competitive fees, regardless of the level of underinsurance discovered.
- We can provide a desktop review, subject to an additional fee, after three years.
- Our expert building valuation advice incorporates demolition and debris removal costs, appropriate applications of legislative effects/impacts of the latest building regulations and allowance for professional fees on reinstating buildings after a loss.



## We offer a competitively priced service providing full UK coverage.

### Pricing

We offer a competitively priced service, with fees agreed prior to valuation based on the current sum insured:

- For most buildings, a fixed scale of fees is in place for sums insured up to £10 million, thereafter a quotation is provided.
- Preferential rates are available to scheme partners.
- With multi-risks, including large property portfolios and landed estates, our clients' specific needs will be discussed and fees will reflect geographic clusters and travel savings.

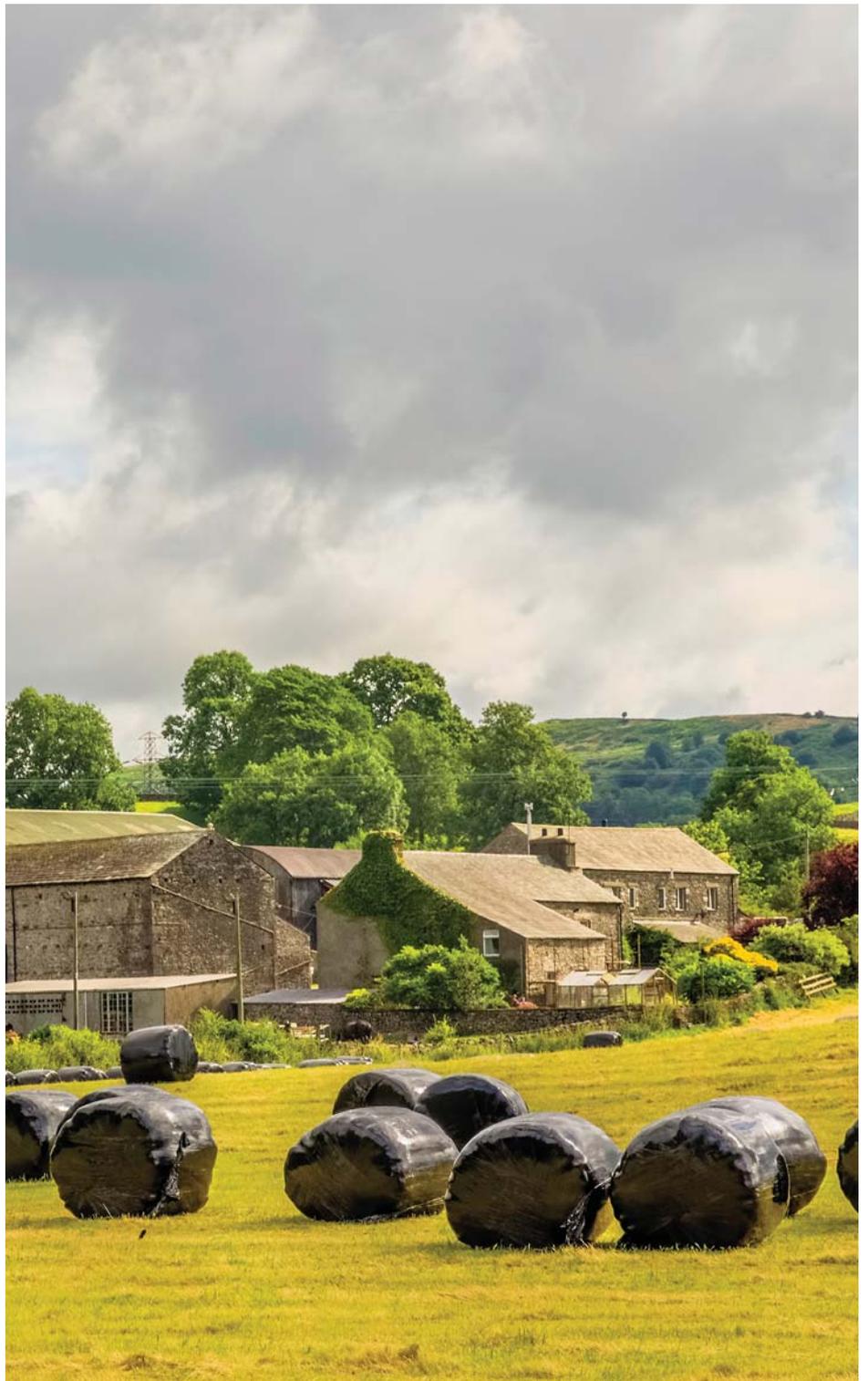
### Service

We provide full UK coverage and have a dedicated centralised valuation co-ordination team who, following receipt of your formal instruction, will appoint a valuation surveyor within 48 hours.

### Valuation Report

You will receive a clear report with a brief overview of the property and a recommended value for insurance purposes, with each individual building surveyed and evidenced with a photograph for easy reference.

“ Following a review of 326 valuations undertaken by Cunningham Lindsey on properties insured for approximately £1.3 billion, we found that overall 82% were underinsured, comprising 84% of commercial properties and 80% of domestic buildings. ”



# Capability

We deliver a quality service through our robust, yet flexible, business model.

## Central Valuation Services team

We have a wide range of experience in both commercial and residential property, including working with multi-million pound developments and listed buildings.

Our central team can provide the broker, insurer and customer with a single point of contact for quotations, new instructions and the co-ordination of multi-risk valuations.

## Business development team

Your Sedgwick business development director can act as a point of contact to provide a link to our central team for all matters relating to our valuation service.

## Full UK coverage

Our valuation surveyors have the qualifications, skills and experience relating to both building valuations and loss adjusting, which provides our clients with a unique perspective into reinstatement valuations for insurance purposes.

We employ more than 30 qualified surveyors in regional teams, providing professional advice to the property insurance market throughout the UK including Northern Ireland.

“ Setting the correct sum insured results in the appropriate premium being collected and gives the customer peace of mind, knowing that in the event of a loss there is not going to be an underinsurance issue. ”



## Our Valuation Service is supported by a number of key brokers, insurers and associations.

We have formalised schemes and fees for the benefit of their customers and members.

We have achieved preferred supplier status to major insurers, which provide an average waiver guarantee of up to three years to their customers following acceptance of our valuation figure.

### Pricing

Our current insurer scheme partners benefit from additional preferential rates to assist their customers and include:

- Allianz Insurance plc
- Aviva
- NFU Mutual

“ Our surveyors are able to produce a valuation report on a wide variety of buildings including places of worship, theatres and cinemas, hotels, stately homes, castles and historic monuments. ”



# Property types

We can offer you the benefit of our extensive experience in all property types:



Domestic housing, apartments and landed estates including listed and historic



Commercial property including offices, retail, educational, recreational, hotels and theatres



Factories, warehouses, farms, places of worship



Following receipt of your formal instruction, our centralised co-ordination team will appoint a valuation surveyor within 48 hours.



**The broker/customer instructs the insurer to amend the sum insured**





# Global solutions. Local expertise.

[Contact us](#)

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