

# It matters what your home insurance covers – let's go through it together.

Everything that matters for the decision – on one page.

## What is it?

Almost everyone has home insurance – far fewer have home insurance that is **well set up**. The difference is not visible on the day you sign, but at the first serious claim. The most common and most expensive mistake is not a poor insurer but a **poorly stated sum insured**: if the building is insured for its market price instead of its true rebuilding cost, at claim time the insurer may – under the terms – pay out only proportionally.

On lakas.biz, machine and human work together: the online calculator gives a starting point in minutes, and our work together turns it into well set-up, well-maintained cover. The exact scope of cover varies by insurer – **the terms and conditions always govern**, and we cannot responsibly promise a premium: it depends on several factors and emerges from your details and several insurers' competing offers.

## What makes up a good home insurance policy?

### The three layers

- 1. **Building** – fire, explosion, lightning, storm, hail, water damage from pipework; structure, finishes, outbuildings. The basis is the **true rebuilding value**.
- 2. **Contents** – furniture, appliances, electronics; burglary and robbery; valuables typically with limits. A realistic sum, drawn from an inventory.
- 3. **Extras** – personal liability (e.g. water leaking into the neighbour's flat), glass breakage, assistance/call-out repairs, solar panels, smart devices – the layer shaped by your life situation.

### Why the setup matters

- **True value** – a well-set and well-maintained sum insured reduces the risk of under-insurance to a minimum.
- **The small print of typical claims** – water ingress, burst pipes, storms, glass: this is where deductibles, limits and exclusions differ the most.
- **Comparing offers** – several insurers' offers in one clear table, by premium AND content; in March, regardless of your renewal date too.
- **Help with a claim** – if a case stalls or is disputed, as broker I help the client find their way through it in an orderly manner, based on the terms, wherever I can.

## The covers, in one table the categories are for guidance only – always compare by content

| Cover                           | What it protects                                        | The right question to ask                                                            |
|---------------------------------|---------------------------------------------------------|--------------------------------------------------------------------------------------|
| <b>Fire and natural hazards</b> | The big, rare losses: fire, explosion, lightning, storm | <i>Exactly which natural hazards are on the list?</i>                                |
| <b>Water damage</b>             | Burst pipes, leaks, blockage/flooding losses            | <i>Does it also include the cost of locating the fault and making good?</i>          |
| <b>Burglary and robbery</b>     | The forcible taking of contents                         | <i>What security measures are required, and does this depend on the sum insured?</i> |
| <b>Glass breakage</b>           | Windows and doors, balcony glazing, shower-cabin glass  | <i>What limit and deductible does it pay with?</i>                                   |
| <b>Personal liability</b>       | If you or a family member causes damage to someone else | <i>How large is the limit, and who does it extend to?</i>                            |
| <b>Valuables</b>                | Jewellery, watches, cash, artworks – subject to limits  | <i>Up to what limit, and under what storage conditions?</i>                          |

## How does it work? From the first call to signing

### 1 · Calculation

**Online, minutes.** Gives a starting point from your home's details – with no obligation, and everything you enter is put to use in our work together, too.

### 2 · Needs assessment

**20 minutes.** Use, values, standout items. This is where we set the true rebuilding value and a realistic sum for contents.

### 3 · Comparing offers

**One table.** Several insurers' offers by sums insured, limits, deductibles, exclusions – with strengths and weaknesses, ready for a decision.

### 4 · Signing and after

**You decide.** I prepare the paperwork; when switching, the new cover comes first, then the termination of the old one. A quarter-hour review, if warranted or if you request one.



Book an appointment

### NEXT STEP

## 20-minute free consultation

By the end you will know exactly what sum and what scope to request offers for – and what the next step is.

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