

■ KEEPING YOUR BUILDINGS
INSURANCE VALUATION UP TO DATE



RCA AFTERCARE

Great news! You've had a RICS compliant Reinstatement Cost Assessment (RCA).

WHAT'S NEXT? 

For more information or to arrange a buildings insurance valuation, please contact us on info@bch.uk.com or call **01455 293510**.

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Within 3 years from the date of your RCA

To keep your RCA RICS compliant and to align with many policy wordings, a Major Review is required at year three, provided no significant alterations have been made to your building.

BCH's Major Review survey is a cost-effective extension to your RICS compliant RCA. It's desk-based and draws on data collected from our extensive database of site-based surveys and external industry recognised sources. A much more rigorous process than just annual index linking.



Within 6 years from the date of your RCA

To ensure your building insurance valuation (sum insured) is accurate following average annual increases since your Major Review, we recommend that our Building Insurance Surveyor revisits site to re-appraise the property by undertaking a full review of both the property and any external influencing factors that may have changed.

This is much like your original RCA but conducted at a discounted rate to keep your buildings insurance valuation accurate and up to date.

Continuing to keep your RCA up to date

As a Barrett Corp & Harrington RCA customer, you'll benefit from reduced rates on both the Major Review and Revisit surveys, making it very affordable to keep your buildings insurance valuation accurate up to date. To help support this, we will continue to contact you every three years to remind you when your next Major Review or Revisit is due.

By keeping your building insurance valuation accurate, you won't run the risk of being incorrectly insured and losing benefits in your policy wording such as the Average Waiver. This could mean that in the event of a valid claim, the insurer applies the Condition of Average, a clause which calculates the pay-out in proportion to the amount you are incorrectly insured.

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