

Property Sum-Insured Adequacy

Insurance

Document type: Financial model / analysis · Generated 15 Oct 2026

This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Guides setting property sum insured on reinstatement (new-for-old) value rather than book/market value, and warns of the average-clause risk of underinsurance. Use it before renewing property cover. For the shortfall maths, use the Underinsurance Calculator.

Purpose of this tool & output

Set the right sum insured on reinstatement value

How the output is used

Use it to set the right sum insured on reinstatement value, so a claim is not cut by the average clause.

Who should vet it

A valuer/insurance broker, to confirm the reinstatement values.

Important cautions

AI-generated guidance; a valuer/surveyor should set reinstatement values.

Companion documents

- Policy Coverage Gap Analysis
- Business Insurance Needs Assessor
- Underinsurance Calculator
- Cyber Insurance Gap Check
- D&O Coverage Assessor
- Product Liability Gap Check

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.