

Underinsurance Calculator

Insurance

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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

Computes your underinsurance and the average-clause impact on claims (with a worked example) and the sum insured you should carry. Use it to avoid a proportionately reduced claim. To set property sum insured on the right basis, use the Property Sum-Insured Adequacy tool.

Purpose of this tool & output

See your shortfall vs true asset value

How the output is used

Use the calculator to see your shortfall versus true asset value and the average-clause impact on a claim.

Who should vet it

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

Important cautions

AI-generated calc; use reinstatement value; a surveyor/broker should confirm.

Companion documents

- Policy Coverage Gap Analysis
- Business Insurance Needs Assessor
- Cyber Insurance Gap Check
- D&O Coverage Assessor
- Product Liability Gap Check
- Marine / Transit Cover Assessor

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.