

Reconstruction Value Estimation

Personal details

Last name M F
 Initial(s) Prefix(es)
 Street
 House number Extension
 Postal code/city
 Phone number for landline
 Mobile phone number
 E-mailaddress
 Policy number

Your type of dwelling

- | | Price per category |
|---|----------------------------|
| <input type="checkbox"/> Terraced house/mid-terrace house | € 575.- per m ³ |
| <input type="checkbox"/> Semi-detached | € 625.- per m ³ |
| <input type="checkbox"/> Detached | € 805.- per m ³ |
| <input type="checkbox"/> Apartment in building with up to 4 storeys | € 630.- per m ³ |
| <input type="checkbox"/> Apartment in building with
between 5 to 8 storeys | € 530.- per m ³ |

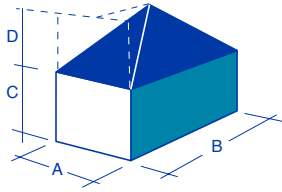
Calculation of volume

What type of house do you live in? Please choose one of the six types listed on the next page, after which you will see a number of input fields into which you can enter the outer dimensions of your dwelling. This will enable you to calculate the volume of your house in cubic metres (m³), which is necessary for the reinstatement value.

If you already know the volume of your house,
 please fill in the number of cubic metres here:

Height x length x width (outer dimensions) = m³

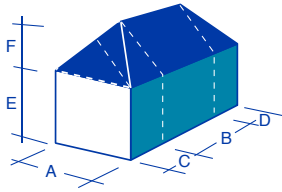
Type A



..... A x B x C x D

Total m³

Type B



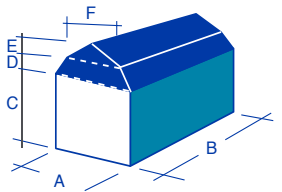
..... A x B + C + D x E

..... A x B x F

..... A x C + D x F

Total m³

Type C



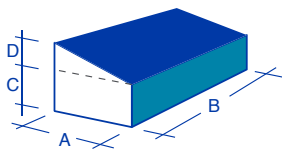
..... A B C

..... B A F D

..... B E F

Total m³

Type D

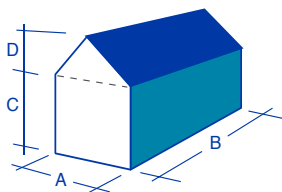


..... A B C

..... A B D

Total m³

Type E

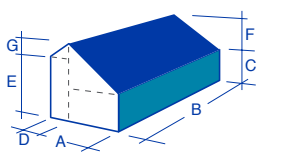


..... A B C

..... A B D

Total m³

Type F



..... A B C F

..... D B E G

Total m³

The components of your dwelling and their standard of quality

Roof and construction	<input type="checkbox"/> Standard	.....
	<input type="checkbox"/> Non standard +4%	.....
	<input type="checkbox"/> Flat +9%	.....
 Façade	<input type="checkbox"/> Standard	.....
	<input type="checkbox"/> High quality +2%	.....
	<input type="checkbox"/> Non standard +8%	.....
	<input type="checkbox"/> End house/corner house +9%	.....
 Kitchen finishing	<input type="checkbox"/> Standard	.....
	<input type="checkbox"/> High quality +8%	.....
	<input type="checkbox"/> Luxury finish in detached house +8%	.....
	<input type="checkbox"/> Luxury finish in non-detached house +15%	.....
 Bathroom and toilet	<input type="checkbox"/> Standard	.....
	<input type="checkbox"/> High quality +4%	.....
	<input type="checkbox"/> Luxury finish in detached house +4%	.....
	<input type="checkbox"/> Luxury finish in non-detached house +11%	.....
 General finish of living room	<input type="checkbox"/> Standard	.....
	<input type="checkbox"/> High quality +5%	.....
	<input type="checkbox"/> Luxury finish in detached house +5%	.....
	<input type="checkbox"/> Luxury finish in non-detached house +15%	.....
	Price per category m ³	.....
	House smaller than 250 m ³ + 10% +	.....
	Reinstatement value	.....
	Total price corrected by:	.....
	Total of calculated reinstatement value including foundations:	.....

Date Location

- Yes, please keep me informed about Aon products and services.
- Yes, I would like to read the [explanation](#).



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Explanation

General information

The reinstatement value method is based on three aspects:

- The 'type' of dwelling
- The 'quality' of the components of the dwelling
- The 'volume'

The m³ prices determine approximately the average rebuilding costs of a certain type of dwelling; that is to say that the costs of rebuilding may be affected by the region or may deviate in individual cases. When you calculate the volume of your dwelling, please include the following rooms:

- any cellars/basement that may be present
- garage
- hobby area
- office space or surgery
- detached storage space

Please include stair cases and lift installations when calculating the volume of an apartment building. Annexes that are not aligned with your dwelling may be calculated separately. The prices for buildings containing more than one residential unit, such as apartment buildings and blocks of flats, do not include the costs of individually installed luxury fittings and/or improvements.

The amounts are based on rebuilding. The rebuilding will be done in accordance with current requirements (e.g. the Dutch Buildings Decree). The amounts include VAT, fees for architects and advisors, etc. but do not include the cost of removing debris.

Rebuilding costs/ asking price of the house

The difference between the costs of rebuilding of a house and its asking price as regularly featured in advertisements, etc., cannot be accurately stated. However, the asking price is not used as the basis for an advice on the insured sum. This also applies to the value for the purpose of the Valuation of Immovable Property Act (WOZ).

Listed buildings/ non-standard premises

The valuation of historic or listed dwellings should be done by an expert. Accordingly, you cannot use the reinstatement value calculator to calculate the value of those buildings. This also applies to such buildings as:

- Luxury bungalows
- Villas
- Mansions
- Older luxury apartment buildings and staircase-access housing
- Houses built in a non-standard style or houses that may only be rebuilt on certain conditions (because they are subject to the Archaeological Heritage (Protection) Act, are situated in a preserved cityscape, designed by an architect or because special permits or facilities are required for rebuilding). We recommend that you call in the services of an expert for the valuation of listed buildings and /or non-standard premises.

If you would like a guarantee against underinsurance, please send us a valuation report by an estate agent or licensed valuer stating the reinstatement value (the report should not be more than three years old). We shall incorporate it into our file.

Corner houses

A corner house is a house at the end of a terrace or a house that is more than one third out of line with the other houses. Such houses should be marked for a surcharge in the component “façade” as “end house/corner house”.

Local issues

Local issues might be expected during rebuilding/repair work in such places as city and village centres, on city canals, in narrow streets and in streets subject to heavy traffic. In such situations, it might be difficult and expensive to put up builders’ huts, deliveries and removals could be obstructed, there could parking and storage problems and work at night might even be required. The costs vary in each situation and are usually about 10% to 30% higher.

Region

In certain regions, the rebuilding may be subject to a discount or a surcharge; there are no guidelines in this respect because they can only be determined with special knowledge of the region, town, village and or district.

Simple detached houses

Simple detached house, often part of a contractor’s standard range, may be subject to a discount of approx. 15%.

Small houses

If the total volume of your house is less than 250 m³, please add a correction of 10%.

Calculation of the building’s volume

The number of cubic metres should be calculated by multiplying the surface area (using measurements taken on the exterior of the house) with the average height. The height should be measured from the surface of the ground floor. If there are any cellars or basements, the height should be measured from the floor of those rooms. A practical aid is to measure the staircases and count the stairs. The storage shed should also be added to the volume.

Flat roofs

A flat roof on a dwelling is subject to a surcharge, because the types of houses included in this calculator are based on sloping roofs. Attic rooms in houses have a relatively low m³ price so that the m³ price of the aforementioned house types is lower. If you have a flat roof, please select quality choice C in the component “roof and construction”.

Thatched/slate roofs

The surcharge for thatched/slate roofs is included in the quality of the roof. Please select quality choice B for a thatched/slate roof.

Conservatories

The surcharge for a conservatory is included in the quality of the (rear) façade. If you have a house with a conservatory, please select quality choice C (non-standard +8%) in the component “façade”. The volume of the conservatory should be added to the total volume of the house.

Flats

Deviant choices apply to flats. You can select “Apartment in building with up to 4 storeys” or “Apartment in building with between 5 to 8 storeys” when filling in the details of your dwelling.



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