



# Are you exposed?

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*Is your client exposed? Why not ask your client these questions to ensure that you have covered all aspects of insurance valuation requirements. Remember it is a generally accepted fact that over seventy per cent of companies are under insured.*

- |   | YES                      | NO                       |
|---|--------------------------|--------------------------|
| 1. Have you in the past three years had an independent valuation on:  |                          |                          |
| a. Buildings and Site Improvements  | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Plant, Equipment and Contents  | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Fine Arts and Antiques   | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do you have an independent asset register detailing assets by location/area in the event of a loss?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Are you in a position to provide adequate information to your insurer in the event of a loss?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Do your buildings meet current building regulations?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Are you exposed to under insurance penalties?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. Have substantial improvements and/or purchases been made since the last valuation?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. Have your building sums insured been indexed since last valuation by BPI (building price index)?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. If you have not had an independent valuation conducted within the past three years are you relying on own current sums insured?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. Have you included in your own accessed current sums insured, costs such as electrics, piping, import duties, labour, installation, transport, project management, interest during construction, cost movements over the policy, consent and demolition period, removal of debris, allowances for professional cost such as architect, surveyor and consulting engineer fees? | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. Are you aware of the increasing cost of steel and its impact on current sums insured?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. Are you using bank valuations on your property as an indication for current sums insured?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. Do you have need for independent valuations of assets in your fixed asset register to satisfy accounting standards?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Do you have need for asset reconciliation/review of your fixed asset register to satisfy accounting standards?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. Do you have the need for asset tagging/bar coding?  | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. Do you have the need for any other valuations or asset consultancy requirements?  | <input type="checkbox"/> | <input type="checkbox"/> |

*On completion of these questions, please fax this sheet to Andrew Nock Pty Limited on (02) 9262 6163 so we can rate your client's response and contact you for a no-obligation discussion to consider the best method to erase any concerns with you and/or your client.*

Broker Name: \_\_\_\_\_

Broker Company Name: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Client Reference Number: \_\_\_\_\_