

Reinstatement Cost of War Memorial

Introduction

The War Memorial is currently listed on our insurance schedule as Sum Insured £215, 352 and Declared full Value of £179,460.

I don't know how these figures have been derived, I've simply added 5% to the value each year since I started in 2007.

I suggested a few months ago that when the budget is deliberated for 2026/27, that consideration be given to including a reinstatement valuation.

It is important that assets are valued correctly, over valuation leads to paying too much for insurance, undervaluation risks that the insurer would not fully pay out in the event of a claim.

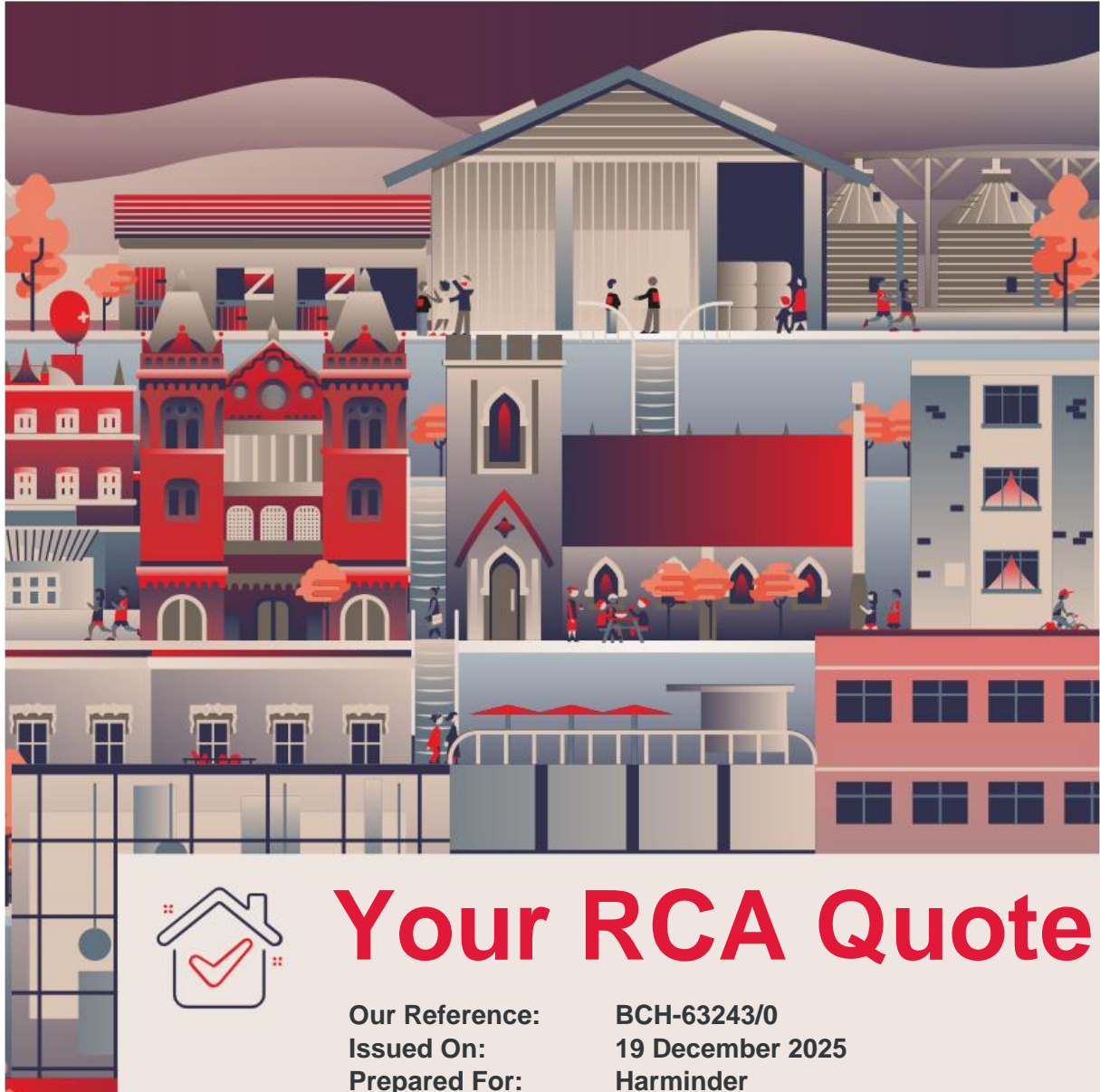
Possible Cost

I've obtained one quote of £490 – see attached, this is from the company recommended by the Parish Council's insurer.

I've also found that rebuildcostassessment.com will do a desktop valuation for £199.75.

More quotes could be obtained but these provide approximate costs for budgeting purposes.

Julie King
January 2026



Your RCA Quote

| | |
|----------------|------------------|
| Our Reference: | BCH-63243/0 |
| Issued On: | 19 December 2025 |
| Prepared For: | Harminder |
| Prepared By: | Alyssa Baxter |





Thank you for your enquiry.

I hope our proposal is of interest to you and look forward to receiving your instruction shortly.

If favoured with an instruction to proceed, the assessment will be confined to the building reinstatement cost for insurance purposes and not the market or sale value, nor for the purpose of establishing any maintenance or structural defects. In this respect it should not be assumed from the report that any buildings assessed are free of such defects, or hazardous materials such as asbestos and the like.

Insurable amounts should be reassessed on a regular basis. Good practice, as advised by the RICS, is that desktop updates should be undertaken on an annual basis with your insurer or broker with a major review being undertaken every third year. Rather than a revisit to update, where we have completed the original assessment and depending on the requirements of the client, at any time between years 1 and 3 years we are able to offer a desktop major review to reflect building inflation and changes in building regulations etc at a significantly lower cost than an update involving a revisit. Should you instruct us to undertake this Reinstatement Cost Assessment, we will send a reminder and quotation, around 3 years from the report date inviting an instruction on a desktop major review. In the event of a substantial alteration(s), a revisit should be considered on completion of the works.

We operate a Complaints Handling Process, a copy of which can be provided upon request.

All personal data collected in the course of providing services is processed in accordance with our Privacy Policy which can be found on our website: <https://bch.uk.com/>

Even if you opt-out of us sharing a copy of the Reinstatement Valuation with the partner that referred you, we will still notify them that a survey has been instructed; if you do not wish us to disclose this, please reply to the original email.

We look forward to your instructions to proceed but should you wish to discuss any aspect in further detail, please do not hesitate to call the member of our team who has prepared your quotation.

Yours sincerely,

Mark Briggs
Managing Director

BARRETT CORP & HARRINGTON LTD

Swan House, The Park, Market Bosworth Warwickshire, CV13 0LJ

T: 01455 293510 W: bch.uk.com



Chartered
Building
Consultancy

REGULATED BY RICS | REGISTERED IN ENGLAND NO. 5909758
REGISTERED OFFICE: CHARNWOOD HOUSE, HARCOURT WAY,
MERIDIAN BUSINESS PARK, LEICESTER LE19 1WP



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Your Quotation

Thank you for inviting us to quote for your business. BCH are pleased to provide terms below.

Should you have any other property survey requirements and would like a competitive quotation for an individual property or your complete portfolio I would be very happy to provide figures to you.

| | |
|---|---------|
| Saxlingham Nethergate Parish Council | |
| Commercial On-site RCA for: War Memorial Pitts Hill Saxlingham Nethergate Norwich NR15 1AJ | |
| Subtotal: | £490.00 |
| VAT @ 20%: | £98.00 |
| Total: | £588.00 |



Acceptance Of Quotation BCH-63243/0

I hope our proposal is of interest to you and we look forward to receiving your instruction shortly.

To proceed with this quote, please sign below.

If, in the meantime, you have any questions regarding the quotation, or our service, please do not hesitate to contact me on 01455 293510.

BCH aim to issue reports within 10 working days of the site visit.

I have read and accepted the [Terms and Conditions](#) ☐

Your Name:

Company (or N/A):

Your Email Address:

Your Phone Number:

Billing Address:

If a different company name should appear on the invoice, include it here along with the **care of** address.

Data Sharing Consent:

If you are a consumer, you have a duty to take reasonable care to answer insurers' questions fully and accurately.

If you are a commercial client, you must make a fair presentation of the risk and have a duty to disclose all material circumstances to the insurer.

Please provide a copy of the valuation to the Partner that referred me, so they can use the valuation to arrange and administer my insurance contract.

☐ Yes

☐ No

Failure to comply with your duty may mean that the policy is void and the insurer may not be liable to pay all or some of your claim(s). IF you opt in, BCH will provide your valuation report to the Partner who referred us, so you comply with your duty and they can propose or arrange appropriate insurance cover.

Date:

Signature:

I am duly authorised to accept this quotation.

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About BCH

RICS regulated and a CIOB Chartered Building Consultancy, BCH are a preferred supplier of buildings Reinstatement Valuations to many of the UK's leading brokers and insurers.

With an experienced team of nationally located, directly employed Buildings Insurance Surveyors, BCH strive to offer the most reliable and cost-effective solutions for buildings Reinstatement Valuations.

THE FIRST STEP IN BEST BUILDINGS COVER

An accurate Reinstatement Valuation is the first step in best buildings insurance cover. Set too high, and the policy holder could be overpaying for their buildings insurance premium. Too low and the insurance may not fully cover the cost of a legitimate claim in the event of a loss, of any size.

BCH services include RICS Compliant, Reinstatement Cost Assessments (RCAs), desk-based Major Reviews and Revisits which follow full RCAs and where appropriate, Benchmark eValuations requiring no site visit.

Founded in 2006, BCH's focus was to bring together the disciplines of quantity surveying, loss adjusting and insurance underwriting expertise essential for a practice offering a service into this specialist area of surveying. The combination of skills, and experience bring the knowledge of the importance of an accurate appraisal to protect all parties at the time of major loss, borne out of insight into the potentially catastrophic effects of underinsurance. All stakeholders in the insurance purchase; property owners, agents, brokers and insurers, want insurance to work when it is needed most. After all, the real value of an insurance policy is only measured at the time of a claim and a BCH Reinstatement Valuation is a crucial part of securing a positive outcome for all post-loss.

BCH advise and provide customers with the most professional and suitable method for establishing a correct Reinstatement Value for their property insurance cover.

In doing so, the aim is to support buildings insurance policy holders, insurance brokers and insurers in the acquisition of accurate Reinstatement Valuations.

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REVIEW



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