

**ISLANDS INSURANCE - REBUILDING COSTS GUIDE FOR THE BAILIWICK OF GUERNSEY**

Type of Property	Rate £/m <sup>2</sup> (£/sq ft) excluding demolition costs							
	Rendered Block / Brick or Timber Frame (Typically 20th Century Onwards)		Rendered / Painted Stone Period Property (Typically Georgian / Victorian)		Traditional Granite Farmhouse or Cottage			
	£/m <sup>2</sup>	£/sq ft	£/m <sup>2</sup>	£/sq ft	£/m <sup>2</sup>	£/sq ft		
Detached House	£3,540	£328.87	£3,737	£347.18	£4,129	£383.59		
Detached Bungalow	£3,948	£366.78	£4,133	£383.97	£4,500	£418.06		
Detached Chalet Bungalow	£3,634	£337.61	£3,807	£353.68	£4,151	£385.64		
Semi-Detached House	£3,414	£317.17	£3,601	£334.54	£3,937	£365.76		
Semi-Detached Bungalow	£3,764	£349.68	£3,921	£364.27	£4,233	£393.26		
Terraced House	£3,286	£305.28	£3,457	£321.16	£3,799	£352.94		
Garage	Typical cost may range from simple single blockwork garage at £24,000 to double granite garage at £68,000.							
Glazed Buildings	Plastic Conservatory		Aluminium Conservatory		Hardwood Conservatory			
	£/m <sup>2</sup>	£/sq ft	£/m <sup>2</sup>	£/sq ft	£/m <sup>2</sup>	£/sq ft		
Floor area of up to 10 m <sup>2</sup>	£4,186	£388.89	£5,048	£468.97	£7,917	£735.51		
Floor area of 10 to 20 m <sup>2</sup>	£3,590	£333.52	£4,299	£399.39	£6,663	£619.01		
Floor area over 20 m <sup>2</sup>	£3,310	£307.51	£3,950	£366.96	£6,078	£564.66		
Garden Walls	Granite, faced both sides		Blockwork, rendered both sides		Concrete Retaining Walls		Timber close boarded fences	
	£/m <sup>2</sup>	£/sq ft	£/m <sup>2</sup>	£/sq ft	£/m <sup>2</sup>	£/sq ft	£/m <sup>2</sup>	£/sq ft
Up to 2 metres high	£794	£73.76	£367	£34.10	£660	£61.32	£249	£23.13
Over 2 metres high	Seek advice							
Swimming Pools (Outdoor, not exceeding 1.30 metres deep)			Area not exceeding 25m <sup>2</sup>		Area of 25 to 40m <sup>2</sup>		Area over 40 m <sup>2</sup>	
			£/m <sup>2</sup>	£/sq ft	£/m <sup>2</sup>	£/sq ft	£/m <sup>2</sup>	£/sq ft
			£3,060	£284.28	£2,705	£251.30	£2,278	£211.63
Drives / Paths / Pavings	Concrete		Tarmac		Brick Paving			
	£/m <sup>2</sup>	£/sq ft	£/m <sup>2</sup>	£/sq ft	£/m <sup>2</sup>	£/sq ft		
	£182	£16.91	£147	£13.66	£220	£20.44		
Location Factors	Alderney		Sark		Herm			
	Add 15 %		Add 15%		Add 20%			

CALCULATION GUIDE	£
Main Building	
Garage	
Glazed Buildings	
Garden Walls	
Swimming Pools (Outdoor)	
Drives / Paths / Pavings	
Other Elements if Applicable	
<b>Sub Total</b>	
Allowance for professional fees, demolition and other costs at 18%	
<b>Sub Total</b>	
<b>Uplift by Location Factor where applicable</b>	
<b>Total</b>	

**Important Explanatory Notes:**

1. These figures are not appropriate for houses with special design features or that are Architecturally bespoke.
2. Floor area measurements must be taken to the outside perimeter of the building with additional allowances for the area of all upper storeys. As a guide, an attic upper floor can be measured at 60% of the floor area below, increasing to 90% in the case of a mansard style property.
3. These figures are general averages. Advice is always recommended from your insurers or a Chartered Surveyor, especially if your property or site is unusual, larger or smaller than average or with restricted access, if the site is significantly sloping or requires special foundations.
4. If your property is of bespoke Architect design, seek advice from your insurers or a Chartered Surveyor as higher rates may apply.
5. Listed buildings are generally covered by the appropriate part of the table but further allowances should be made if your property has particular historic features, such as shutters, ornate cornices, unusual roofs/chimneys etc.
6. The level of finish assumed is a reasonable average quality. If your property is finished to a particularly high standard or has non-standard design features then figures should be
7. Rates make allowance for normal building services installations, including central heating. Further allowances should be made for renewable energy systems such as heat pumps or solar
8. Separate advice should be taken from your insurer or a Chartered Surveyor in respect of properties with basements, substantial outbuildings or leisure facilities.
9. If your property has a particularly long drive or is some distance from a main road, additional allowance should be made for services such as water, gas, electricity and drainage.

Islands Insurance accept no liability for the accuracy of these rates which are intended purely as a guideline to assist in calculating your rebuild costs. We'd recommend using a Chartered Surveyor to accurately assess your individual property re-build rates.