

# UK Property Insurance Crisis: The Reality

We found that overall in the UK:

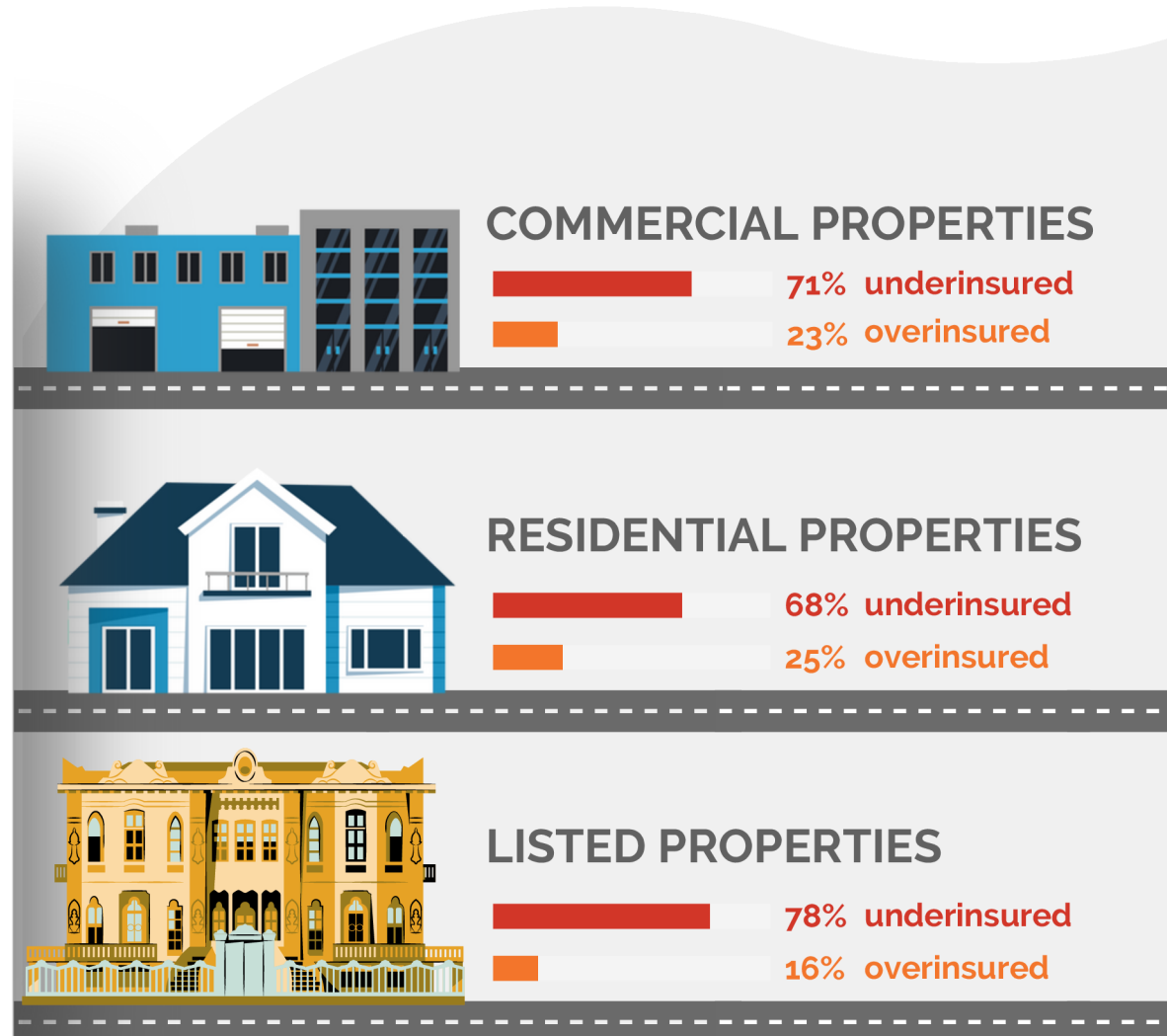


OF PROPERTIES ARE INSURED FOR THE WRONG AMOUNT

Meaning that the majority of property owners simply **do not** have sufficient cover. Here's the split:



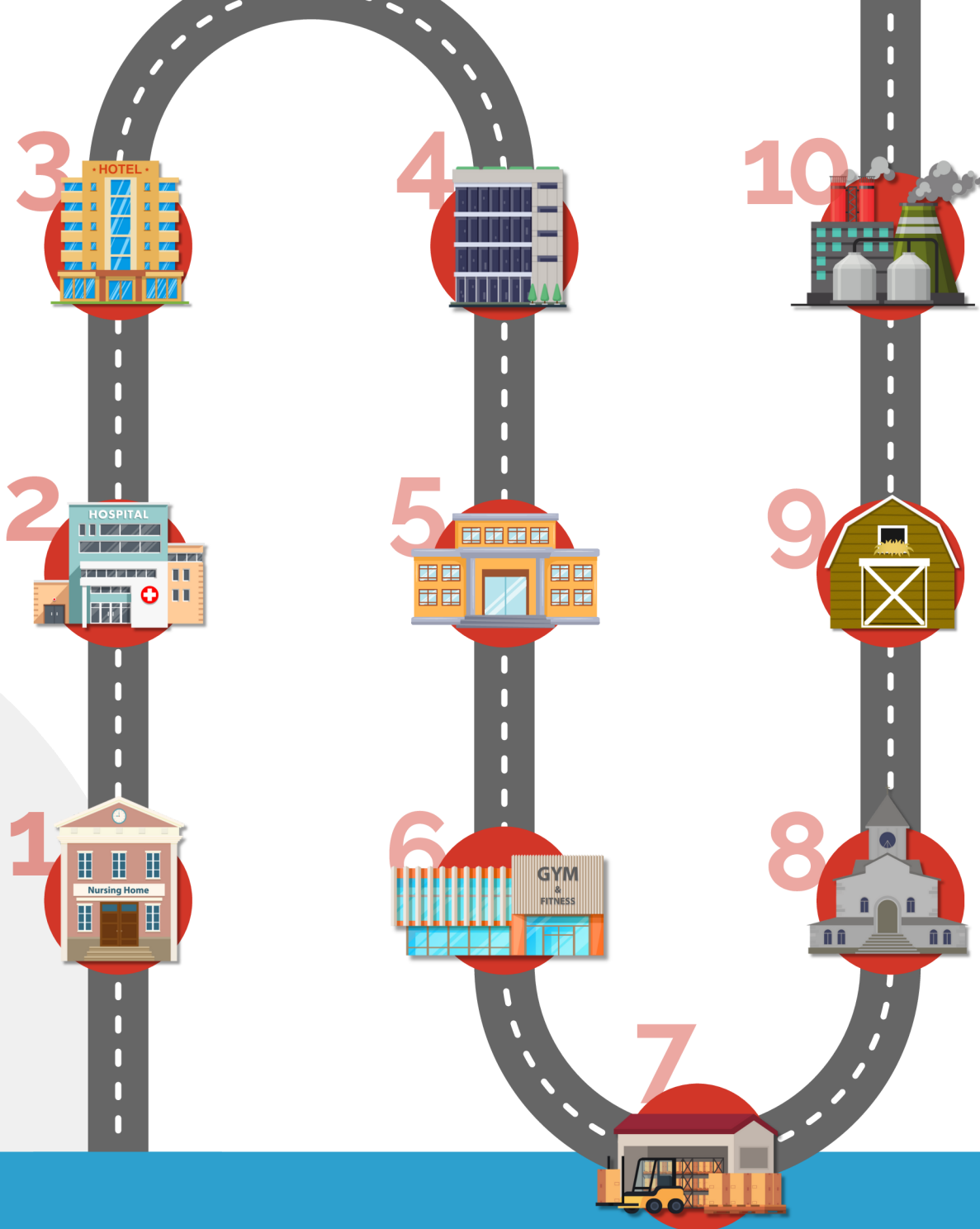
On average, underinsured buildings are covered for just **67%** for the amount they should be. While, on average, overinsured buildings are covered for **129%**.



# Top 10 property types most underinsured

We found that in the UK, **70% of properties are underinsured**. These are the **top 10** property types which are most likely to be underinsured:

1. Nursing Homes / Care Homes
2. Health Centres & Surgeries
3. Public Houses, Licensed Premises, Hotels
4. Offices
5. Schools/Education
6. Sports Centres/Recreation Centres
7. Warehouses
8. Places of Worship
9. Agricultural Buildings
10. Factories & Industrial



## 2025 Industry Infographic

Every year we share data with the insurance industry around the accuracy of building sums insured in the UK. These are our latest findings covering both residential and commercial properties. This data is derived from our most recent 43,982 Rebuild Cost Assessments completed as of 31st August 2025.