

ARE YOU PROPERLY COVERED?

When did you last **properly** consider the total value of your house contents? The new curtains, plasma screen, or even the influx of treasures acquired through marriage or inheritance are often overlooked and the insurance company never told...

WHAT IS THE COST OF UNDER INSURANCE TO HOME OWNERS?

Experience shows massive shortfalls in insurance payouts due to under insurance e.g.

percentage under insurance	amount claimed	actual payout	LOSS
30%	£1,500	£1,050	£450
30%	£10,000	£7,000	£3,000

THE PROFESSIONAL CALCULATION

We visit to provide a survey and valuation of sums insured. The Home Contents Survey gives the home owner a certified document confirming the value of the contents of their home.

The offer for home owners is for a valuer to visit an average home anywhere in Scotland, at a reduced price of £185, subject to this offer being taken up within one month of receipt of this card. After this date the price reverts to our standard £235.

For more information, details and terms of the offer call us on **0131 220 8441** (ref 07)

This is a fantastic deal when you consider how much you will lose if under insured and forced to make a claim.

Be up to date – never be under insured again.

MARK MEDCALF ASSOCIATES We are a firm of independent valuers established in 1986, well known for our art and antique valuations, as well as

art and antique valuations, as well as our impartial, professional advice to homeowners. We also advise on the sale of art and antiques.

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