

Index Linking

What is Index Linking?

Index Linking is when your total **Sums Insured**, (This is the figure made up of both your Buildings and Contents) is **increased** by your Insurer in line with **general rise in costs**.

What does this mean?

Index Linking means that your Insurer may increase the amount of cover you have for your building by a small percentage. This is to ensure that you have some protection against the effects that inflation might have. Some Insurers will apply this automatically at each renewal.

What if I don't want this?

You can request that this increase is removed. However, this is not advisable as you could find yourself under insured in the event of a claim.

PLEASE NOTE:

Index Linking should not be used in place of keeping your buildings sum insured up to date. It is important that you get your building valued (*For rebuild cost value*) at regular intervals to be certain that you are adequately insured.

V1 09/2017