

Example survey

Reinstatement Cost Assessment

42 Elm Grove, Brockley, London

REFERENCE	CLIENT
EXAMPLE-RCA-001	Example Client
INSPECTION DATE	SURVEYOR
14 May 2026	A. Surveyor MRICS
COMPANY	
SurveyorSuite Example Reports	

Contents

A Instruction Details

B Property Description

C Building Details

D Elemental Cost Breakdown

E Adjustments & Additional Costs

F Cost Summary

G Assumptions, Limitations & Caveats

H Declaration

I Photographic Record

A Instruction Details

REPORT REFERENCE (OPTIONAL)	EXAMPLE-RCA-001
SURVEYOR NAME	A. Surveyor MRICS
QUALIFICATIONS	BSc (Hons) MRICS (example only)
COMPANY	SurveyorSuite Example Reports
DATE OF INSPECTION	14 May 2026
BASE DATE OF ASSESSMENT	14 May 2026
POLICY RENEWAL DATE (OPTIONAL)	1 September 2026
CLIENT NAME	Mr & Mrs Example
INSURER	NFU Mutual (example only)
POLICY NUMBER	NFU-2026-12345 (example only)
PURPOSE OF ASSESSMENT	Insurance Reinstatement
BASIS OF ASSESSMENT	Day One Reinstatement
DECLARED VALUE (£) (DAY ONE — EXCLUDING INFLATION UPLIFT)	£520,000
DAY ONE UPLIFT PERCENTAGE (%)	25
DAY ONE UPLIFT RATIONALE (OPTIONAL)	25% uplift reflects a 12-month insurance year plus an 18-month rebuild period at current 4% p.a. residential construction inflation, with contingency for the Conservation Area constraints that may extend the design / consent period and a 5% contingency for tender variance.
DAY ONE SUM INSURED (£) (OPTIONAL — DECLARED VALUE + UPLIFT)	£650,000
EXTENT OF PROPERTY INSURED	Main dwellinghouse including the 1990s single-storey rear kitchen extension, attached external lean-to coal-store, boundary walls (front and rear), front concrete path, rear patio, drainage to within 3m of the building, and the timber rear shed.

TENANT FIXTURES SCOPE (OPTIONAL)	Not applicable — owner-occupied dwelling. Insured fixtures and fittings include the kitchen and bathroom fit-outs and integrated appliances.
AVAILABLE DOCUMENTATION (OPTIONAL)	EPC dated 09 March 2024 (rating D, 58); seller's Property Information Form (TA6); planning consent for the 1990s rear extension (LBL/90/0234); previous RCA dated 2019 (declared value £395,000).

B Property Description

PROPERTY ADDRESS	42 Elm Grove, Brockley, London SE4 2AB
PROPERTY TYPE	Terraced house
APPROXIMATE AGE	1880s
CONSTRUCTION TYPE	Solid 9-inch London stock brickwork, slate roof, suspended timber floors over ventilated sub-floor void
LISTED STATUS	Not Listed
CONSERVATION AREA STATUS	Within conservation area
ACCOMMODATION SCHEDULE (OPTIONAL)	Ground floor: entrance hall, front reception (15.6m²), middle reception (14.4m²), kitchen-diner extension (19.3m²), WC, hall. First floor: 3 bedrooms (totalling 35.4m²), family bathroom (5.0m²). Loft: insulated unconverted storage void.
SURROUNDING ENVIRONMENT (OPTIONAL)	End-of-terrace position; party wall on the west side shared with No. 44. Standard residential street. No special protection works anticipated.
SITE ACCESS & RESTRICTIONS (OPTIONAL)	Standard residential street access. Brockley Conservation Area imposes restrictions on external alterations and likely extends design/consent period by 3-4 months. Working hours typically Mon-Fri 0800-1800.
ASBESTOS (ACM) STATUS	Possibly present (pre-2000 — not assessed)
RAAC (REINFORCED AUTOCLAVED AERATED CONCRETE) STATUS	N/A (post-1996 or domestic)

HIGH ALUMINA CEMENT (HAC) STATUS	Not visually assessed
MUNDIC CONCRETE (SW ENGLAND PRE-1950) STATUS	N/A (not SW England)
OTHER DELETERIOUS MATERIALS (CALCIUM CHLORIDE, WOODWOOL, LEAD PAINT/ PIPES, GALVANISED TIES)	Not visually assessed
JAPANESE KNOTWEED STATUS	Confirmed absent
DELETERIOUS MATERIALS / HAZARDS — ADDITIONAL NOTES	Asbestos cannot be ruled out in concealed locations of this Victorian property — particularly Artex ceiling textures and floor-tile adhesives of the 1990s extension. Allowance of £4,000 included within demolition / strip-out for licensed asbestos removal under CAR 2012.

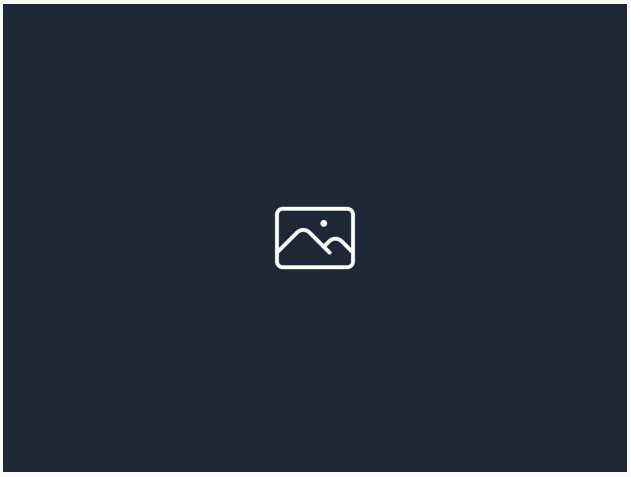


Fig. 1 — Front elevation construction reference

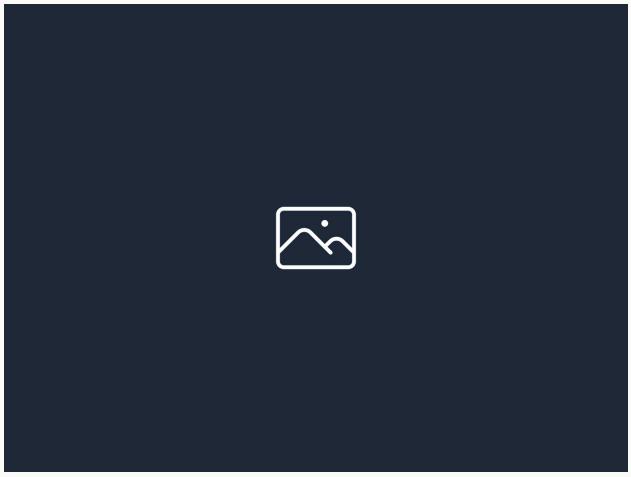


Fig. 2 — Rear elevation with kitchen extension

C Building Details

GROSS INTERNAL AREA (M²)	108
MEASUREMENT BASIS	IPMS 2 — Residential
NUMBER OF STOREYS	2 plus loft
CEILING HEIGHTS (OPTIONAL)	Ground floor 2.9m (Victorian); first floor 2.5m; loft 2.1m at ridge
WALL CONSTRUCTION	Solid 9-inch London stock brickwork with original lime mortar. Painted cement render to the rear elevation.

ROOF CONSTRUCTION	Pitched timber roof structure (common rafters at 400mm c/c) with natural Welsh slate covering on timber battens over breathable underlay. Single-bay rear closet wing.
FLOOR CONSTRUCTION	Suspended softwood timber floors at ground level over ventilated sub-floor void. First floor of softwood joists with floorboards. Solid concrete slab to 1990s kitchen extension.
WALL FINISHES (OPTIONAL)	Lime plaster to retained original areas; gypsum plaster to refurbished areas (kitchen extension)
FLOOR FINISHES (OPTIONAL)	Original timber boards to reception rooms (sanded + sealed); ceramic tiles to kitchen extension; carpets to bedrooms; vinyl to bathroom and WC
CEILING FINISHES (OPTIONAL)	Original lath-and-plaster ceilings with restored cornices (front reception); modern plasterboard skim to remaining areas
HEATING	Gas-fired central heating via Worcester Bosch combi boiler (2018), pressed-steel radiators with TRVs
ELECTRICAL INSTALLATION	Pre-18th-Edition consumer unit (subject to EICR pre-purchase); circuits assumed sound for RCA purposes
PLUMBING & DRAINAGE	Modern blue MDPE service pipe; copper internal pipework; mains drainage
VENTILATION / AIR CONDITIONING (OPTIONAL)	Background trickle vents + extract fans to kitchen and bathroom
FIRE PROTECTION (OPTIONAL)	Battery smoke alarms at hall, landing and kitchen; no CO alarm
OUTBUILDINGS	Timber garden shed (2m × 1.5m) and lean-to external coal-store at rear. Both included in the assessment.
BOUNDARY WALLS / FENCING (OPTIONAL)	Low brick front boundary wall (approximately 1.0m × 6m). Timber close-boarded fence to rear (approximately 12m × 1.8m). Both included.
SPECIAL FEATURES	Conservation Area constraints: any rebuild would require sympathetic restoration of the slate roof, sash windows, and London-stock brickwork. Specialist heritage contractor likely required for the principal

facade. Lime mortar specification adds approximately 8% to brickwork cost. Original cornice and ceiling-rose restoration to front reception.

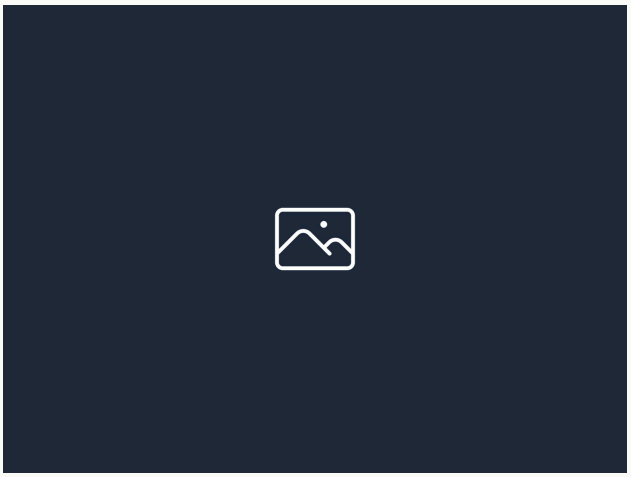


Fig. 3 — Roof slope detail — Welsh slate

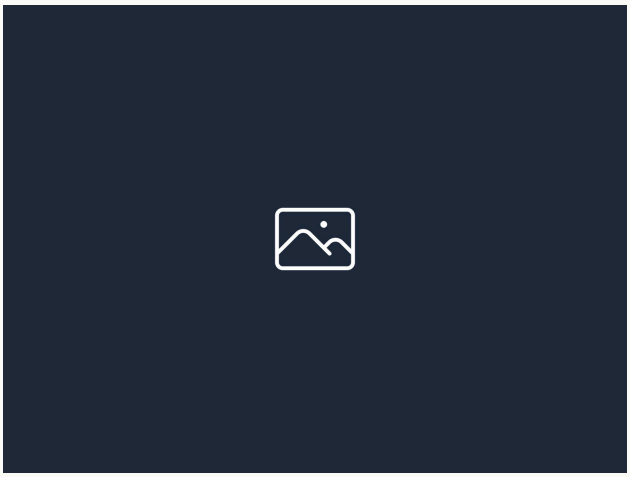


Fig. 4 — Front reception cornice — heritage feature

D Elemental Cost Breakdown

Break down the reinstatement cost by building element using the BCIS Standard Form of Cost Analysis (SFCA) categories. Use BCIS or comparable cost data.

ELEMENT 1

ELEMENT CATEGORY	1.0 Substructure
QUANTITY / AREA	108 m² GIA
DESCRIPTION	Original brick substructure walls + concrete pad foundations to extension
RATE (£)	£140
COST (£)	£15,120

ELEMENT 2

ELEMENT CATEGORY	2.2 Upper Floors
QUANTITY / AREA	54 m²
DESCRIPTION	Softwood joists + boards over party-wall bearing
RATE (£)	£175
COST (£)	£9,450

ELEMENT 3

ELEMENT CATEGORY	2.3 Roof
QUANTITY / AREA	78 m²
DESCRIPTION	Pitched timber roof + Welsh slate covering (heritage spec)
RATE (£)	£385
COST (£)	£30,030

ELEMENT 4

ELEMENT CATEGORY	2.4 Stairs & Ramps
QUANTITY / AREA	1 No.

DESCRIPTION	Original-style closed-string painted softwood staircase with turned newel post
RATE (£)	£4,200
COST (£)	£4,200

ELEMENT 5

ELEMENT CATEGORY	2.5 External Walls
QUANTITY / AREA	120 m²
DESCRIPTION	Solid 9-inch London stock brickwork with lime mortar (heritage spec)
RATE (£)	£420
COST (£)	£50,400

ELEMENT 6

ELEMENT CATEGORY	2.6 Windows & External Doors
QUANTITY / AREA	14 No. windows + 2 doors
DESCRIPTION	Sliding timber sash windows (heritage spec) + uPVC to rear + timber-panelled front door
RATE (£)	Mixed
COST (£)	£18,500

ELEMENT 7

ELEMENT CATEGORY	2.7 Internal Walls & Partitions
QUANTITY / AREA	70 m²
DESCRIPTION	Stud partitions with plasterboard and lime-plaster finish to original areas
RATE (£)	£135
COST (£)	£9,450

ELEMENT 8

ELEMENT CATEGORY	2.8 Internal Doors
QUANTITY / AREA	10 No.
DESCRIPTION	Painted softwood panel doors
RATE (£)	£385
COST (£)	£3,850

ELEMENT 9

ELEMENT CATEGORY	3.1 Wall Finishes
QUANTITY / AREA	320 m²
DESCRIPTION	Lime plaster (retained areas) + gypsum plaster + emulsion paint
RATE (£)	£42
COST (£)	£13,440

ELEMENT 10

ELEMENT CATEGORY	3.2 Floor Finishes
QUANTITY / AREA	108 m²
DESCRIPTION	Sanded timber + ceramic tiles + carpet + vinyl
RATE (£)	£72
COST (£)	£7,776

ELEMENT 11

ELEMENT CATEGORY	3.3 Ceiling Finishes
QUANTITY / AREA	108 m²
DESCRIPTION	Restored lath-and-plaster + plasterboard skim + cornices
RATE (£)	£68
COST (£)	£7,344

ELEMENT 12

ELEMENT CATEGORY	4.0 Fittings, Furnishings & Equipment
QUANTITY / AREA	Item
DESCRIPTION	Fitted kitchen + bathroom suite + wardrobes
RATE (£)	£
COST (£)	£14,500

ELEMENT 13

ELEMENT CATEGORY	5.1 Sanitary Installations
QUANTITY / AREA	Item
DESCRIPTION	WCs, basins, bath, kitchen sink
RATE (£)	£
COST (£)	£3,800

ELEMENT 14

ELEMENT CATEGORY	5.4 Water Installations
QUANTITY / AREA	Item
DESCRIPTION	Hot + cold water installation
RATE (£)	£
COST (£)	£3,200

ELEMENT 15

ELEMENT CATEGORY	5.5 Heat Source
QUANTITY / AREA	Item
DESCRIPTION	Gas combi boiler + flue
RATE (£)	£
COST (£)	£2,400

ELEMENT 16

ELEMENT CATEGORY	5.6 Space Heating & Air Conditioning
QUANTITY / AREA	Item
DESCRIPTION	Pressed-steel radiators + TRVs + pipework
RATE (£)	£
COST (£)	£5,200

ELEMENT 17

ELEMENT CATEGORY	5.8 Electrical Installations
QUANTITY / AREA	108 m²
DESCRIPTION	Full rewire to 18th Edition standard + consumer unit + lighting
RATE (£)	£65
COST (£)	£7,020

ELEMENT 18

ELEMENT CATEGORY	8.0 External Works
QUANTITY / AREA	Item
DESCRIPTION	Front path, rear patio, boundary walls and fence, garden shed
RATE (£)	£
COST (£)	£8,500

ELEMENT 19

ELEMENT CATEGORY	9.0 Drainage
QUANTITY / AREA	Item
DESCRIPTION	Below-ground drainage to within 3m of building
RATE (£)	£
COST (£)	£3,500

E Adjustments & Additional Costs

DEMOLITION COST (% OF CONSTRUCTION COST)	6
DEMOLITION COST (£)	£13,000
SHORING / TEMPORARY PROTECTION (£) (OPTIONAL)	£6,500
PROFESSIONAL FEES TIER	Listed building (15–20%)
PROFESSIONAL FEES (%)	17
PROFESSIONAL FEES (£)	£37,000
FEE BREAKDOWN BY CONSULTANT (OPTIONAL)	Architect 8% (heritage specialist) / Structural Engineer 3% / M&E Consultant 2% / QS 2% / Party Wall surveyor 1% / CDM Principal Designer 1% = Total 17%
PLANNING FEES (£) (OPTIONAL)	£8,000
BUILDING CONTROL FEES (£) (OPTIONAL)	£9,500
OTHER STATUTORY REQUIREMENTS (£)	£4,500
OTHER STATUTORY REQUIREMENTS — DESCRIPTION (OPTIONAL)	CIL Mayoral component, neighbour consultation costs for party-wall awards (PWA 1996), archaeological watching brief if required by LB Lewisham.
INFLATION PROVISION APPLIED?	Yes
INFLATION PERCENTAGE APPLIED (%)	25
INFLATION INDEX USED	BCIS House Rebuilding Cost Index (HRCI)
INFLATION INDEX BASE DATE / EDITION (OPTIONAL)	BCIS HRCI Q1 2026 edition
INFLATION BASIS (OPTIONAL)	Insurance year (12 months) + assumed rebuild period (18 months including 3-4 months extended design/ consent for Conservation Area) at projected 4% p.a. construction inflation. 25% uplift applied to declared value; assessment assumes 85% average condition applies under standard insurer wording.
BUILD-BACK-BETTER / CLIMATE RESILIENCE UPLIFT?	No — like-for-like rebuild only

FLOOD RESILIENCE UPLIFT?	No — no flood risk identified
BUILDING REGULATIONS REBUILD STANDARD	To current Building Regulations (standard approach)
ALTERNATIVE ACCOMMODATION / LOSS OF RENT	Excluded — covered by separate policy
CONTAMINATION / REMEDIATION	Excluded — no known contamination
VAT RECOVERABILITY POSITION	Figures quoted exclusive of VAT — client cannot recover (VAT adds to true cost)
VAT NOTES (OPTIONAL)	Total residential rebuild may attract zero-rate VAT on construction works (per VAT Notice 708). Professional fees attract 20% VAT in all cases. Client cannot recover VAT on either element (private homeowner). Figures in this assessment are excluded of VAT; the policy sum insured should be discussed with the insurer to confirm whether VAT on fees should be added.
BCIS REGION APPLIED	London Outer
REGIONAL FACTOR APPLIED (OPTIONAL)	1.12
REGIONAL ADJUSTMENT NOTES (OPTIONAL)	BCIS London Outer region factor of 1.12 applied to all element rates. Brockley sits at the boundary between Inner and Outer London — Outer used conservatively.

F Cost Summary

BUILDING COST TOTAL (£)	£217,680
RATE PER M² (£)	£2,016
EXTERNAL WORKS COST (£) (OPTIONAL)	£12,000
PROFESSIONAL FEES ON EXTERNAL WORKS (£) (OPTIONAL)	£2,040
SUBTOTAL (EXCLUDING VAT) (£)	£296,720
DESIGN / CONSENT / TENDER PERIOD (MONTHS) (OPTIONAL)	4

CONSTRUCTION PERIOD (MONTHS) (OPTIONAL)	14
TOTAL REBUILD PERIOD (MONTHS)	18
TOTAL REINSTATEMENT COST ASSESSMENT (£) (EXCLUDING VAT)	£520,000
IN WORDS	Five hundred and twenty thousand pounds
EFFECTIVE DATE OF ASSESSMENT	14 May 2026
INCLUSIONS AND EXCLUSIONS	INCLUDED: main dwellinghouse, 1990s extension, boundary walls (front and rear), garden shed, lean-to coal store, drainage to within 3m of building, all professional fees, statutory fees, asbestos removal allowance, BCIS-aligned regional and inflation uplifts. EXCLUDED: VAT (see notes), alternative accommodation, loss of rent, contents and furniture, business interruption, contamination remediation (none anticipated).
RECOMMENDED REVIEW CADENCE	Annual desktop update
REVIEW RECOMMENDATION NOTES (OPTIONAL)	Annual desktop update recommended; full re-inspection every 3 years or upon any significant alteration / change of use.

G Assumptions, Limitations & Caveats

CAVEAT: CONDITION OF PROPERTY	I confirm this assessment does not comment on the condition of the property
CAVEAT: NOT MARKET VALUE	I confirm this assessment has no direct relationship to market value
CAVEAT: INSURANCE PURPOSES ONLY	I confirm this assessment is prepared for insurance purposes only and may not be used for any other purpose
CAVEAT: BUILDING INSURANCE ONLY	I confirm this assessment relates only to building insurance / material loss policies
SPECIFIC EXCLUSIONS	Excluded from this assessment: tenant's contents and furniture (covered by separate contents policy), business interruption (not relevant to owner-

	occupied dwelling), plant and machinery, alternative accommodation costs (covered by separate policy section), VAT (see Section E for treatment).
CONTAMINATION COMMENTARY	No known contamination on the site. Limited asbestos allowance (£4,000) included within the demolition figure for licensed removal of materials likely to be present in the 1990s kitchen extension Artex and floor-tile adhesives. Should additional asbestos be identified post-loss, a separate allowance would be required.
COST DATA SOURCE	Primary source: BCIS Online Q1 2026 — terraced house rebuild rates with regional location factor 1.12 (London Outer). Cross-checked against recent tender returns from heritage-specialist contractors in SE London and the firm's in-house cost database for sash window replacement (£1,200-£1,800 per sash) and Welsh slate (£385/m²).
OTHER ASSUMPTIONS	It is assumed that the building can be reinstated to its current specification in the event of total loss. Brockley Conservation Area status is assumed to be maintained, requiring sympathetic external materials. Site access is assumed via the front and the existing rear vehicular route. Adjoining party-wall properties are assumed to remain intact and shoring requirements are limited as set out in Section E.
LIMITATIONS	This assessment is based on a visual inspection of the property on 14 May 2026. No opening up was undertaken. Cost data is based on prevailing BCIS rates as at Q1 2026 and is subject to market movement. The assessment relies on the assumption that no concealed deleterious materials beyond those flagged in Section B are present. A separate asbestos survey is recommended before any intrusive works are commissioned.

H Declaration

DECLARATION

I confirm that I have personally inspected the property and prepared this Reinstatement Cost Assessment in accordance with the RICS Professional Standard "Reinstatement cost assessment of buildings" (3rd edition, February 2018, reissued June 2024). The figure represents the estimated cost of rebuilding the property to its current specification in the event of total destruction, including site clearance, professional fees and statutory charges, but excluding VAT (except on the fees). The assessment is intended for buildings insurance purposes only and does not constitute a market valuation. I am suitably qualified and experienced to undertake assessments of this nature and am covered by suitable Professional Indemnity Insurance for the work I have undertaken.

LIABILITY CAP BASIS	Capped at the sum insured (or declared value + uplift)
WAS AI USED IN THIS REPORT?	Yes

AI USE

The following AI tools were used in preparing this report: AI-generated text or descriptions.

RELIABILITY ATTESTATION

I have reviewed the AI-assisted sections of this report. Applying professional judgement, I consider the output suitable for its intended purpose.

Surveyor & signature

SURVEYOR NAME	DATE OF REPORT
A. Surveyor MRICS	16 May 2026

SIGNATURE



Photographic Record

B – Property Description

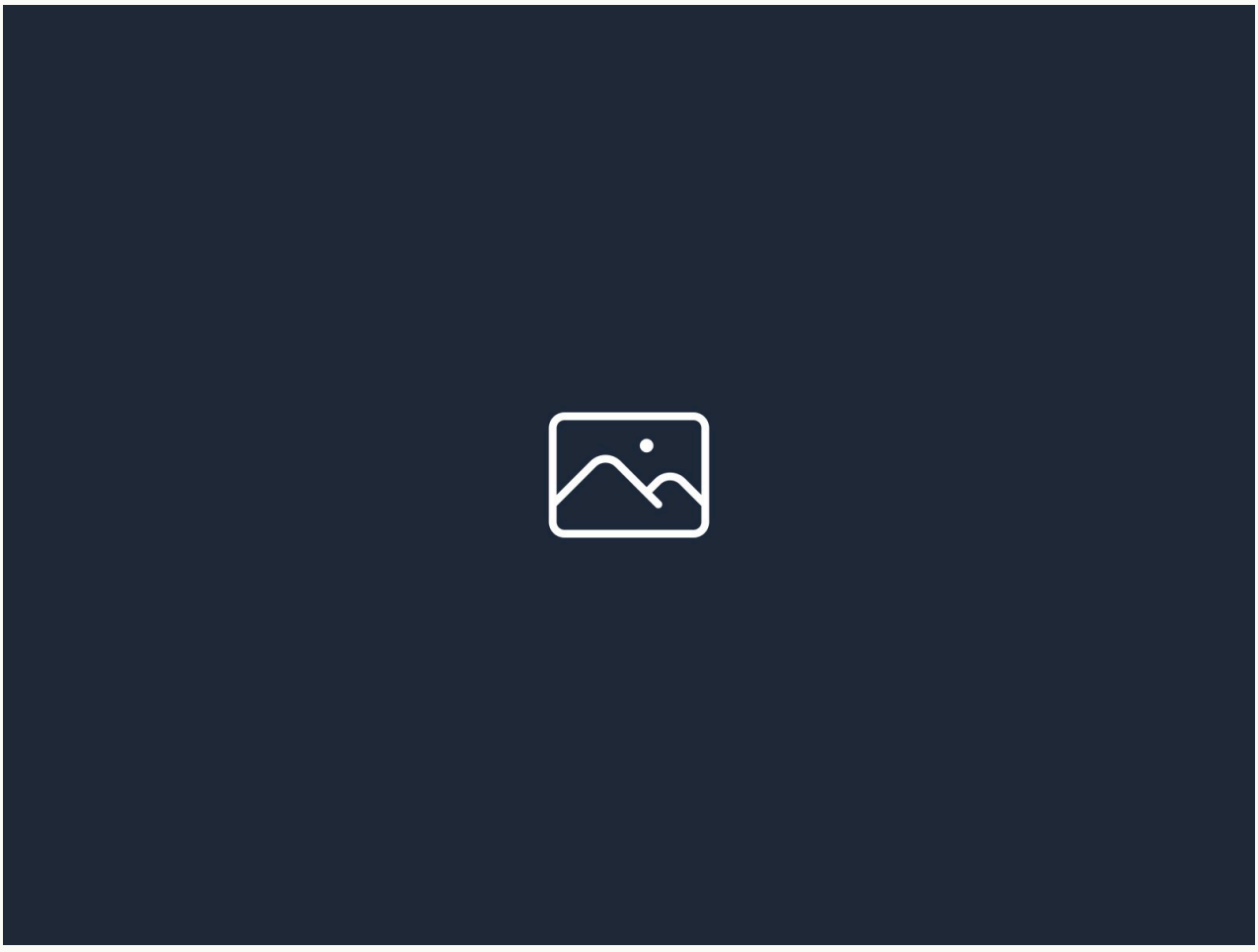


Fig. 1 — Front elevation construction reference

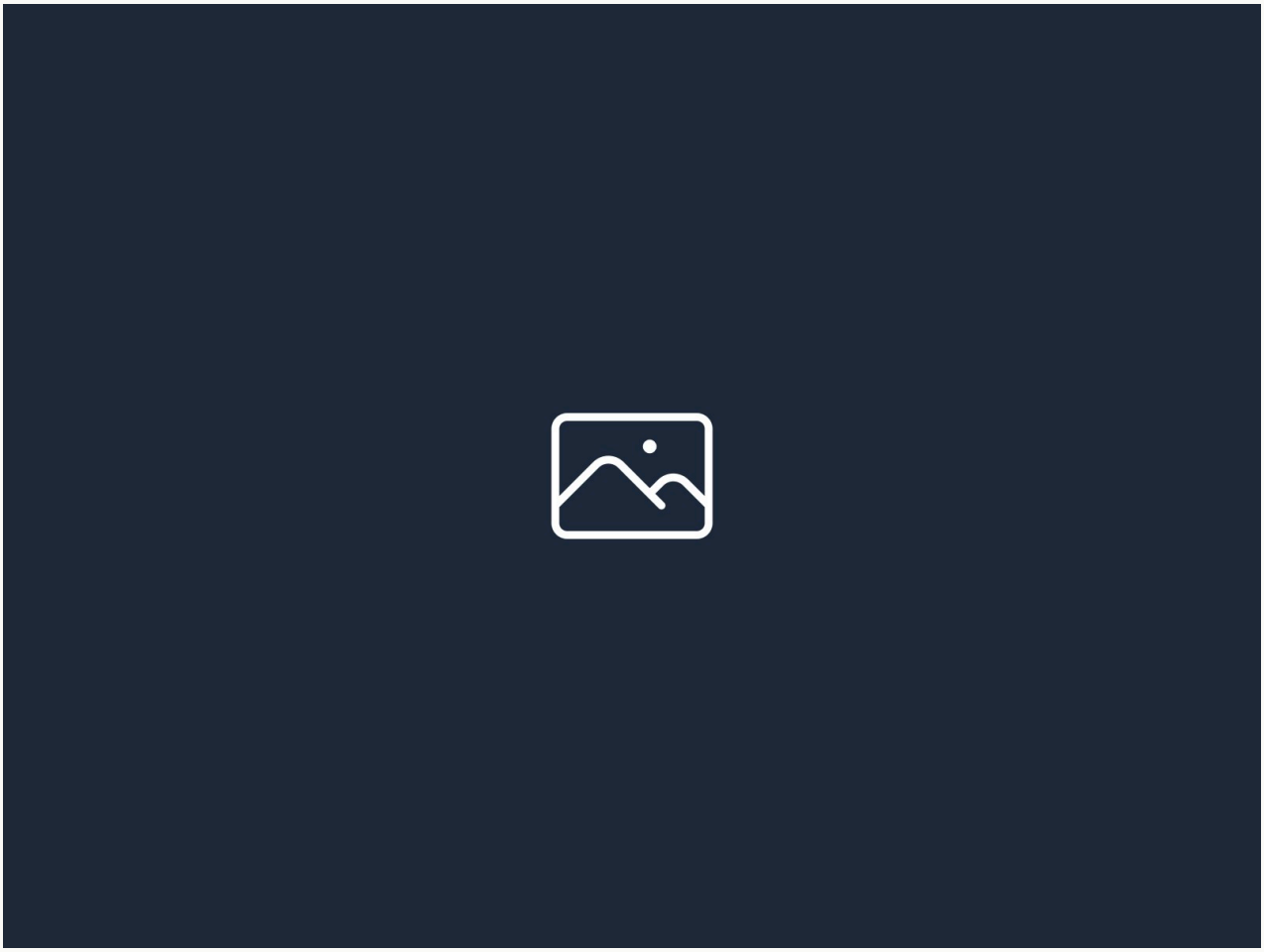


Fig. 2 — Rear elevation with kitchen extension

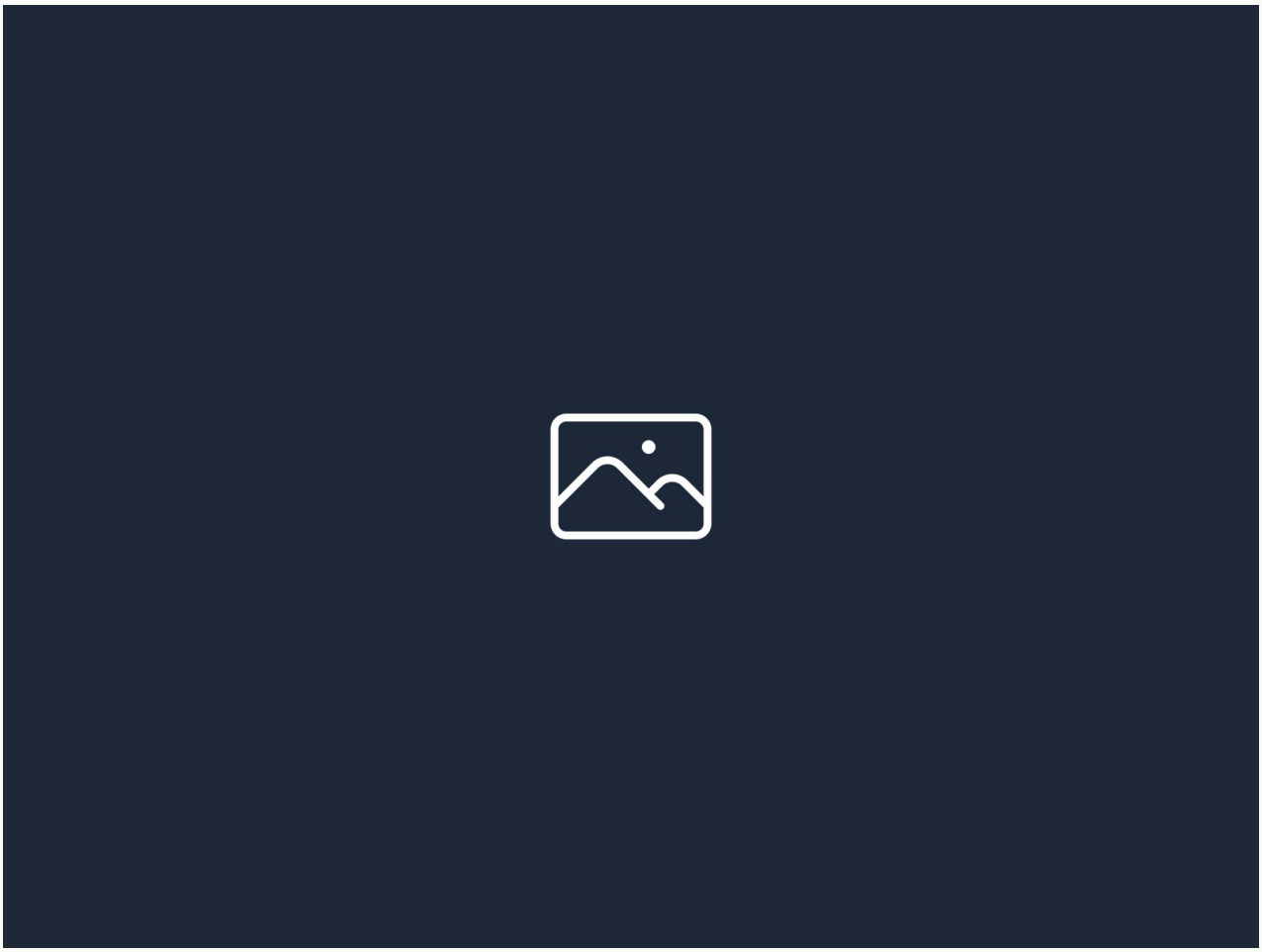


Fig. 3 — Roof slope detail — Welsh slate

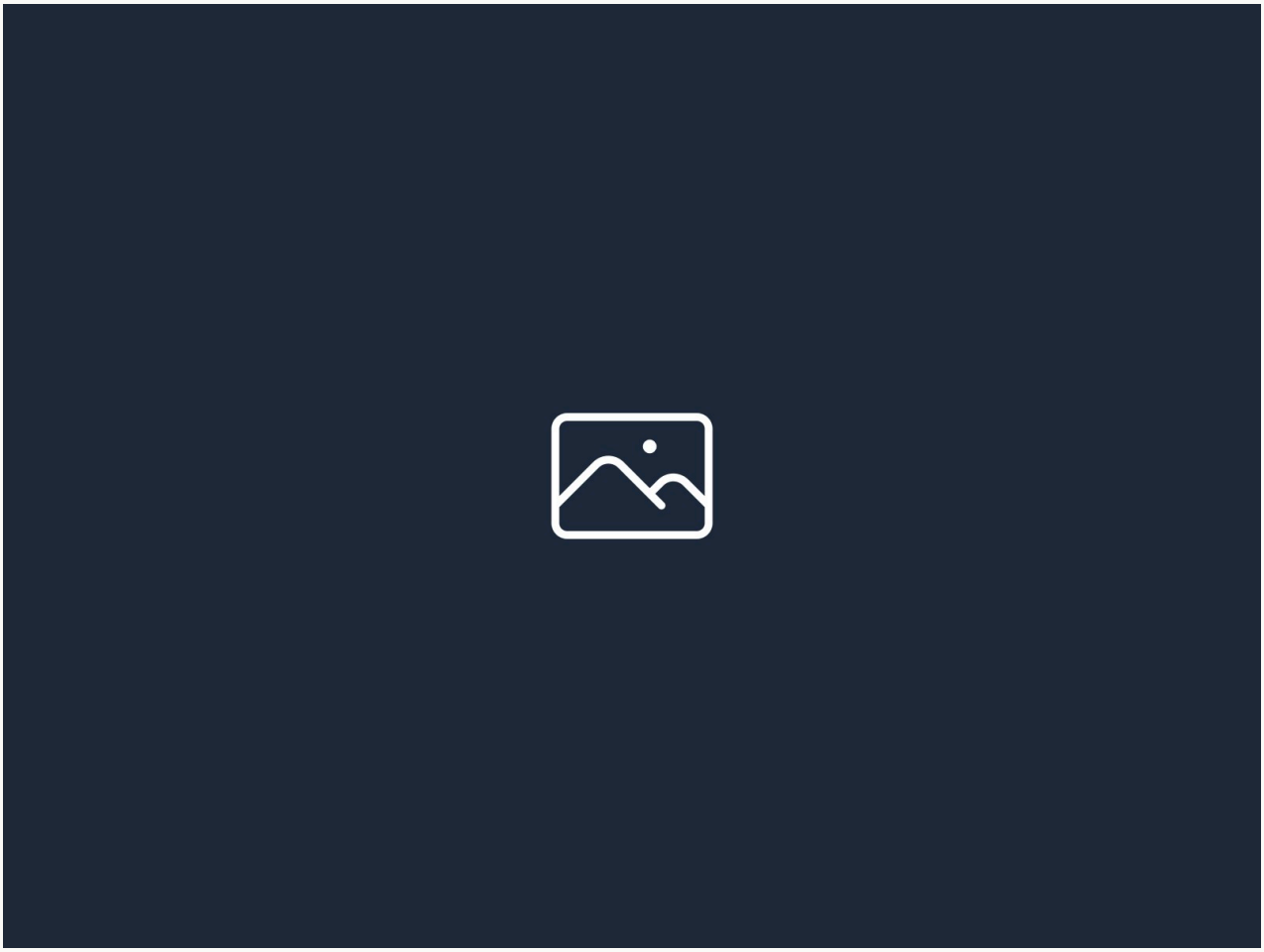


Fig. 4 — Front reception cornice — heritage feature