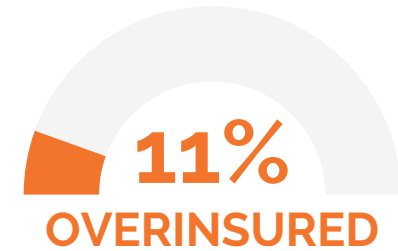
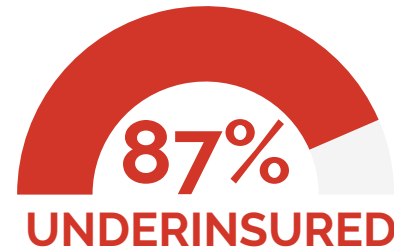


Northern Ireland

We found that overall in Northern Ireland, properties are:



On average, underinsured buildings are covered for just **93%** for the amount they should be. While, on average, overinsured buildings are covered for **124%**.

COMMERCIAL PROPERTIES

88% underinsured

11% overinsured

RESIDENTIAL PROPERTIES

85% underinsured

13% overinsured

A high percentage of commercial properties remain at risk of underinsurance. Despite being less common, overinsurance is increasing within several regions.

Although being overinsured does carry less financial risk than being underinsured, it can still result in policyholders overpaying hundreds, even thousands, of pounds for their premiums.