

# Average useful life of building sections.



Renovations to buildings are an investment in the future. Benefit from the know-how of our mortgage experts.



## Standard model, no luxury add-ons

Parts of building in need of renovation	Average life expectancy	Cost in % of new building insurance value
Windows, exterior doors, gate	20–40 years	5.0
Plumbing	40–60 years	1.0
Roof	40–60 years	2.5
External locks, sun screens	15–25 years	1.3
Painting	10–20 years	1.9
Heating, ventilation, and air conditioning	15–25 years	2.1
Bathroom fittings	10–25 years	6.1
Plastering	20–40 years	3.8
Metal work	40–60 years	6.4
Carpentry	15–20 years	4.1
Flooring	10–25 years	8.1
Wall coverings	5–10 years	0.8
Miscellaneous		0.7
Architecture and engineering	20–30 years	6.5
<b>Total</b>		<b>50.3</b>

Parts of building not in need of renovation	Average life expectancy	Cost in % of new building insurance value
Excavation	75 years	1.9
Master builder work	75 years	25.5
Modular construction in cement, steel, and wood	75 years	1.2
External siding	75 years	5.5
Long-lasting electrical installations	75 years	4.8
Heating, plumbing mains	75 years	4.3
Foundation floors	75 years	1.0
Architecture and engineering	75 years	5.5
<b>Total</b>		<b>49.7</b>

Source: Kaspar Fierz, Der Schweizer Immobilienwert, fifth edition, 2005