This checklist has been developed to help you insure your contents for the right amount.

To calculate the total replacement cost, visit every room in your home and enter your estimate next to each item type. Remember to include all your contents - even small items such as CDS - and remember to add any additional items you own that aren't included under 'other'. We have divided the checklist into Household Goods and High-Risk Items. Simply add them together to determine your total sum insured.

**HOUSEHOLD GOODS:** All contents including clothing, linen, curtains, cupboard contents and any items that, if you were to move, you would take with you. This does not include fitted furniture and built-in kitchen appliances, which come under Buildings.

HIGH RISK ITEMS: Items that have a higher risk of theft, such as laptops, antiques, paintings, collections, jewellery, and electronics.

Description	Your Estimate	Description	Your Estimate
MASTER BEDROOM		DINING ROOM	
Bed/Mattress	\$	Table/chairs	\$
Wardrobes/tables/other furniture	\$	Sideboard/buffet	\$
Bedding	\$	Cutlery/China	\$
Clothing/shoes/purses	\$	Glass/silverware	\$
Other	\$	Other	\$
Other	\$	Other	\$
SUBTOTAL	\$	SUBTOTAL	\$
OTHER BEDROOMS − 1 □ 2 □ 3 □		KITCHEN, BATHROOM(S) & LAUNDRY	
Bed/Mattress	\$	Table/chairs	\$
Wardrobes/tables/other furniture	\$	Refrigerator	\$
Bedding	\$	Freezer	\$
Clothing/shoes/purses	\$	Dishwasher	\$
Other	\$	Microwave	\$
Other	\$	Electrical appliances	\$
SUBTOTAL	\$	Crockery/cutlery/glassware	\$
		Kitchenware (food processors, blenders etc.)	\$
LIVING ROOM/FAMILY ROOM		Food	\$
Sofa/couch/lounge set	\$	Washing machine/dryer	\$
Wall units/books	\$	Vacuum cleaner	\$
Audio/visual (TV, DVDs, stereo etc.)	\$	Ironing board/iron/mops/brooms	\$
Coffee table	\$	Hairdryer/shaver/curling iron etc.	\$
Tapes/records/cartridges/cassettes/Discs		Linen	
(Blu-Ray, DVDs, CDs, etc.)	\$		\$
Other	\$	Other	\$
Other	\$	Other	\$
SUBTOTAL	\$	SUBTOTAL	\$

## Home Insurance Contents Checklist

Description	Your Estimate	
GENERAL HOUSEHOLD ITEMS		
Other (specify)	\$	
SUBTOTAL	\$	

Description	Your Estimate	
LEISURE ACTIVITIES		
Sporting equipment	\$	
Games/toys/bicycles/consoles (xbox, wii,		
etc)	\$	
Other (specify)	\$	
Other (specify)	\$	
SUBTOTAL	\$	

## **ALL ROOMS**

Carpets/rugs	\$
Light fittings	\$
Heaters/ air conditioning (portable)	\$
Curtains/blinds	\$
Clocks/vases	\$
Pictures	\$
Wall hangings	\$
Ornaments	\$
Plants and stands	\$
Travel goods/luggage	\$
Other (specify)	\$
Other (specify)	\$
SUBTOTAL	\$

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Lawnmowers/trimmers	\$
Wheelbarrow	\$
Garden tools	\$
Ladders	\$
Electrical tools	\$
Tools	\$
Portable BBQs	\$
Other (specify)	\$
Other (specify)	\$
SUBTOTAL	\$

## **HIGH-RISK ITEMS**

## Appraisals/receipts required Jewellery \$ Watches \$ Computer Equipment/Mobile Phones \$ Cameras/accessories \$ Antiques \$ Paintings \$ Stamp/coin/medal collection(s) \$ Musical Instruments \$ Other (specify) \$ SUBTOTAL \$

HOUSEHOLD GOODS TOTAL \$

HIGH-RISK ITEMS TOTAL \$

\$

**TOTAL SUM INSURED** 

PLEASE NOTE: Your Total Sum Insured should represent the full replacement value of your total contents as new in the event of a total loss. If the Sum Insured is less than this, you will not be properly covered, and we may reject or reduce any claim you make, or your contact may be deemed invalid.