



LOGICAL FINANCIAL MANAGEMENT
INSURANCE BROKERS • Your Peace of Mind is our Priority

We provide this checklist as service for our clients to assist in calculating an adequate amount of home contents insurance. You should always seek professional insurance valuation advice where and when appropriate.

How to complete the checklist.

The checklist groups home contents into rooms, all you need to do is estimate the value of your contents for each section and write it in. We have also provided some suggested figures to assist in the completion of the checklist. Please **do not** rely on these figures as that are not meant to be exhaustive, nor reflective of your circumstances. For example, you may have additional items or rooms not mentioned within the list which require inclusion.

Many home contents insurance policies are based on replacement or “new for old” wordings. Therefore, when calculating the amount of contents insurance, you should ensure replacement costs are reflected, thereby alleviating potential for underinsurance.

It is also a good idea to photograph your contents as well as detail model and serial numbers of electrical items. In that way, you’ll have an accurate record of these items, which will make it easier to replace them. A copy of the checklist and photos should be stored away from the home, in case of fire or water damage which may destroy the list. It is suggested that the list is reviewed periodically to include new items as they are purchased.

Valuable items.

It is important to specify valuable items separately for cover inside the home, particularly jewellery, sets, collections and works of art/antiques, as your policy may limit the amount covered for any unspecified items. Current written valuations are usually required by insurers. Items requiring cover away from the home must be separately specified and supported with current written valuations.

Please contact us if you have any questions or refer to the relevant Policy Disclosure Statement.

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Insured's Name: _____ Date: _____

	Suggested Average Value	Suggested High Quality Value	Your Value
Home Furnishings	\$	\$	\$
Carpets/rugs	11,000	17,500	
China/ornaments	500	1,000	
Curtains/blinds Drapes	4,400	7,000	
Light Fittings /lamps	1,600	2,400	
Paintings/photos	1,100	3,000	
Other			
TOTAL	18,600	30,900	
Living/ Dining			
Chairs	1,050	2,300	
Books/bookcases	1,050	2,700	
CD's /DVD's	1,500	3,500	
Cushions	300	700	
Heaters/fans	500	1,000	
Lounge suite	4,500	9,300	
Playstation/Xbox/games	1,000	2,000	
Silverware /crystal	2,200	6,600	
Sky Decoder /Foxtel	350	350	
Stereo	1,700	6,600	
Tables /dining /coffee	2,700	8,300	
Television	2,200	5,500	
DVD/ HD	1,200	2,700	
Writing desk	500	1,000	
Home computer /laptop	4,500	8,000	
Wall cabinet	3,300	6,000	
Wine /liquor	300	750	
TOTAL	33,750	77,700	
KITCHEN			
Electrical appliances			
- coffee maker	100	200	
- Food mixer/ processor	250	400	
- frying pans	120	300	
- jug /kettle	100	200	
- microwave	300	750	
- mini oven /griller	150	400	
- sandwich maker	80	100	
- toaster	75	120	
Food	750	1,500	
Freezer	1,000	1,700	
Fridge	1,300	2,500	
Saucepans/pots	1,000	2,500	
Tables & Stools	450	850	
TOTAL	5,675	11,520	

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	Suggested Average Value	Suggested High Quality Value	Your Value
Bathroom & Laundry	\$	\$	\$
Washing Machine	1,200	1,900	
Dryer	800	1,000	
Electric razor toothbrush	100	200	
Hairdryer /straightner/curlers	300	750	
Iron /ironing board	150	300	
Linen cupboard contents	2,000	3,000	
Toiletries	650	1,600	
Towels	300	450	
Vacuum cleaner	400	800	
Other			
TOTAL	5,900	10,000	
Bedrooms			
Bedroom suite	3,300	5,000	
Bookcase	550	850	
Beds /mattresses	4,500	6,700	
Blankets / pillows/duvets	550	850	
Cot/baby furniture	1,200	2,400	
Desks/ chairs	650	1,200	
Computers	2,500	4,200	
Television	350	700	
Other			
TOTAL	13,600	21,900	
Clothing & Footwear			
Adults (per person)	6,500	8,500	
Children (per child)	3,500	5,000	
Other	0	0	
TOTAL	10,000	13,500	
General			
Antiques /Art objects	550	2,500	
BBQ	650	3,100	
Bicycles/tricycles	1,500	2,500	
Binoculars	200	400	
Camping gear	2,500	5,000	
Tools	1,100	2,200	
Lawnmower	800	1,200	
Garden Tools	550	660	
Cellphones/telephone/faxes	550	1,500	
Jewellery /furs /watches	2,500	4,500	
TOTAL	10,900	23,560	
GRAND TOTAL	100,425	188,810	

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