

What are your contents really worth?

You might be surprised when you add it up.

It really is worth the time to work out the value of your contents. You need to consider in advance what the cost will be to replace all your contents - from socks to crock-pots to make-up and sports gear.

This handy valuation guide will help you work out the value of items that you own. We have provided approximate values for major items in a typical home, showing both an average cost and a high quality cost, to help you decide what your contents are worth.

You should check your policy wording to see what you are covered for and whether it's for 'replacement' or 'indemnity' (depreciated) value. Your wording will also indicate items that have limits, need to be specified or require valuations, such as jewellery.

Make sure you have the best policy and the right level of cover in place in case the unthinkable happens and you lose everything in your house.

If you would like help to understand the different policies on offer or you have misplaced your policy wording and would like one sent out to you, please call our customer services team on **0800 505 905**.

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Domestic Contents

Valuation Guide



Insured Name: _____
 Policy Number: _____

	Average Value	High Quality Value	Your Value		Average Value	High Quality Value	Your Value
LIVING / DINING							
Lounge suite	4,500	9,300		GARAGE / WORKSHOP	550	1,000	
Chairs	1,050	2,300		Garden tools / hose	150	300	
Cushions	300	700		Ladder / stepladder	1,000	2,000	
Coffee table	1,000	2,000		Lawnmower	1,500	3,000	
Books / bookcase / shelves	1,500	2,700		Tools / power tools	200	400	
Television	1,500	3,000		Wheelbarrow	2,500	5,000	
DVD / BluRay	150	300		Camping equipment	250	500	
Sky/ Freeview decoder / UHF	750	1,000		Chilly bins			
Stereo / records / CDs	5,000	10,000		Other			
Dining table	2,700	8,300		BATHROOM & LAUNDRY			
Cutlery	500	1,250		Toiletries / cosmetics	650	1,600	
Silverware / crystal	2,200	6,600		Hairdryer / curler / straightener	300	750	
Cocktail / drinks cabinet / wine rack	1,700	3,300		Electric razor	100	200	
Wine / liquor	300	750		Towels	300	450	
Piano / organ / stool / music	3,300	5,000		Bathroom scales	100	150	
Clock grandfather / antique	1,200	2,200		First aid / medicines	200	330	
Wall cabinet storage	3,300	6,000		Washing machine	1,500	2,000	
Miscellaneous furniture	300	700		Dryer	800	1,000	
Office Desk	500	1,000		Iron / ironing board / clothes basket	150	300	
Other				Linen cupboard contents	2,000	3,000	
ELECTRONIC							
Computer & software	1,500	3,000		Brooms / mops	100	150	
Laptop / software / tablets / ipads	2,000	4,500		Vacuum cleaner / dustbuster	400	800	
ipod / MP3 / stereo	350	400		Cleaning equipment / materials	200	300	
Cellphones / telephones / answerphone	1,500	3,000		BEDROOMS			
Game consoles and games	1,500	3,000		Bedroom suites	3,300	5,000	
HOME FURNISHINGS							
Rugs	200	1,000		Beds / mattresses	4,500	8,000	
China / ornaments	600	1,200		Duvets / bedspread / electric blankets	1,000	6,000	
Indoor plants / containers	900	1,800		Blankets / pillows / sheets	1,600	4,000	
Light shades / lamps	1,600	3,200		Alarm clock / radio	200	800	
Photos / pictures / paintings	1,250	3,000		Televisions	1,000	2,000	
Mirrors	500	1,000		Cot / baby furniture	1,200	3,000	
Blinds / venetians	500	1,000		Desks / chairs	650	1,500	
Other				Bookcase / books	1,000	1,500	
KITCHEN							
Fridge	1,500	5,000		Miscellaneous furniture	500	1,000	
Freezer	1,000	2,000		Other			
Dishwasher	1,500	2,500		CLOTHES / FOOTWEAR / ACCESSORIES			
Electrical Appliances				Male Adult	5,000	9,000	
- microwave	500	1,500		Female Adult	8,000	12,000	
- jug / kettle	100	250		Children (per child)	4,000	7,000	
- toaster	100	200		Handbags / purses / briefcases	1,000	2,000	
- coffee maker	500	1,000		Glasses / contact lenses / sunglasses	1,000	2,000	
- frying pans	150	350		Hearing aids / dentures	1,000	5,000	
- food mixer / processor / blender	500	1,500		Jewellery / watches *	4,500	8,000	
- mini oven / grill	200	400		GENERAL			
- sandwich maker	150	300		Dehumidifier	600	750	
- other				Heaters / fan	500	1,000	
Pots / saucepans / bowls / utensils	1,500	3,000		BBQ	650	3,100	
Crockery / cutlery / glassware	3,000	6,300		Outdoor furniture / sculptures / pottedplants	2,500	5,000	
Food (frozen, fridge, pantry)	1,000	2,000		Toys	300	600	
Scales	100	200		Pushchair / prams	550	1,500	
Cookbooks	150	300		Bicycles * / scooters / skateboards	1,500	3,000	
Tables / stools	500	1,000		Sporting equipment *	2,500	4,000	
Highchair	250	500		Suitcases / luggage / backpacks	850	1,500	
Other				Photographic & video camera equipment*	1,500	3,000	
				Photos / albums	550	1,000	
				Hobby equipment	500	1,000	
				Musical instruments	1,000	2,000	
				Sewing machine	700	3,000	
				Binoculars	200	400	
				Antiques	550	1,000	
				Collections (stamp/coin/card etc) *	1,000	2,000	
				Other			

* Item may need to be specified, please refer to your policy wording for limits