

DOMESTIC CONTENTS

Valuation Guide

It is important to ensure that your household contents are insured for their full value so that you can replace them should the worst happen.


This valuation guide has been developed to help you calculate the value of the contents in your home.

We have listed all the major items of a typical residence with suggested average values. These may be adjusted to suit your own circumstances.

There are a number of Insurance Policies available to cover your contents and we suggest you contact your broker before commencing this exercise to determine the type of policy you have i.e. Replacement Value, Indemnity Value or other.

You should also note that some items have limits and conditions that may apply. Items such as unspecified jewellery, portable (laptops) computers or any other similar portable electronic devices, cellphones, photographic or video camera equipment, stamp and coin collections, bicycles, canoes, kayaks, surfboards, surf skis, windsurfers and the like may be subject to maximum or specific limits. Once again, it is suggested that you review the type of policy you have prior to completing this exercise.

(The inventory is a "guide" only and no liability is assumed for any losses suffered by an persons relying directly or indirectly on the guide)

Insured					
Policy Number					
					
	Average	Your Value		Average	Your Value
Home Furnishings			Bathroom & Laundry cont..		
Carpet/rugs	\$ 10,000		First aid/medicines	\$ 200	
China/ornaments	\$ 500		Hairdryer/straightner/curlers	\$ 200	
Curtains/blinds/drapes	\$ 4,000		Iron/Ironing board	\$ 150	
Indoor plants/containers	\$ 800		Linen cupboard contents	\$ 2,000	
Light fittings/lamps	\$ 1,500		Scales	\$ 50	
Photos/pictures/paintings	\$ 1,000		Toiletries/cosmetics	\$ 600	
Other			Towels	\$ 300	
Total	\$ 17,800		Vacuum cleaner/dustbuster	\$ 400	
Living/dining			Washing machine	\$ 1,200	
Books/bookcase/shelves	\$ 1,000		Other		
Chairs	\$ 1,000		Total	\$ 6,075	
Clock: grandfather/antique	\$ 1,000		Bedrooms		
Cocktail/drinks cabinet/wine rack	\$ 1,500		Alarm clock/radio	\$ 50	
Cushions	\$ 300		Bedroom suites	\$ 3,000	
Cutlery	\$ 500		Beds/mattresses	\$ 4,000	
Dehumidifier	\$ 600		Bedspreads/duvets/electric blankets	\$ 500	
Heaters/fans	\$ 500		Blankets/pillows/sheets	\$ 1,500	
Lounge suite	\$ 4,000		Bookcase & books	\$ 500	
Miscellaneous furniture	\$ 300		Cot/baby furniture	\$ 1,000	
Piano/organ/stool/music	\$ 3,000		Desks/stools	\$ 600	
Playstation/X Box/Gameboy/Games	\$ 1,000		Miscellaneous furniture	\$ 500	
Silverware/crystal	\$ 2,000		Television(s))	\$ 300	
Sky decoder - digital	\$ 780		Other		
- UHF	\$ 300		Total	\$ 11,950	
Stereo/records/CDs/DVDs	\$ 6,000		Clothes & Footwear		
Table - dining	\$ 2,500		Adults (per person)	\$ 6,000	
- coffee	\$ 1,000		Children (per person)	\$ 3,000	
Television	\$ 2,000		Other		
VCR/DVD	\$ 1,200		Total	\$ 9,000	
Writing desk	\$ 500		General		
Wall cabinet/storage	\$ 3,000		Antiques	\$ 500	
Wine/liquor	\$ 200		BBQ	\$ 600	
Other			Bicycles/tricycles	\$ 1,000	
Total	\$ 34,180		Binoculars	\$ 200	
Kitchen			Blinds/Venetians	\$ 1,000	
Chilly bins	\$ 200		Camping gear	\$ 2,500	
Cleaning equipment/materials	\$ 150		Cellphones/telephones/answerphone	\$ 500	
Cookbooks	\$ 100		Clocks	\$ 100	
Crockery/cutlery/glassware	\$ 2,500		Collections (stamp, coin, card etc.)	\$ 1,000	
Dishwasher	\$ 1,200		Computer & Software	\$ 2,500	
Electrical appliances			Glasses/contact lenses/sunglasses	\$ 800	
- coffee maker	\$ 100		Handbags/purses/briefcases	\$ 1,000	
- food mixer/processor	\$ 250		Hearing aid/dentures	\$ 600	
- frying pans	\$ 120		Hobby equipment	\$ 500	
- jug/kettle	\$ 100		Jewellery/watches	\$ 4,000	
- microwave	\$ 600		Laptop/portable electronic devices & software	\$ 4,000	
- mini oven/griller	\$ 150		Mirrors	\$ 500	
- sandwich maker	\$ 75		Musical instruments	\$ 1,000	
- toaster	\$ 70		Outdoor furniture/sculptures/potplants	\$ 2,000	
- other	\$ 200		Photographic & video camera equipment	\$ 1,500	
Food	\$ 700		Photos/albums	\$ 500	
Freezer	\$ 1,000		Pushchair/pram	\$ 500	
Fridge	\$ 1,200		Radios/walkmans/Discman etc.	\$ 300	
Highchair	\$ 250		Sewing/knitting machines	\$ 1,000	
Saucepans/pots/bowls/utensils	\$ 1,000		Sports equipment	\$ 3,000	
Scales	\$ 100		Suitcases/luggage/backpacks	\$ 800	
Tables & stools	\$ 450		Toys	\$ 1,000	
Other			Other		
Total	\$ 10,515		Total	\$ 32,900	
Garage/workshop			Summary		
Garden tools/hose	\$ 500		Home Furnishings	\$ 17,800	
Ladder/stepladder	\$ 100		Living/dining	\$ 34,180	
Lawnmower	\$ 750		Kitchen	\$ 10,515	
Tools/power tools	\$ 1,000		Garage/workshop	\$ 2,550	
Wheelbarrow	\$ 200		Bathroom & Laundry	\$ 6,075	
Other			Bedrooms	\$ 11,950	
Total	\$ 2,550		Clothes & Footwear	\$ 9,000	
Bathroom & Laundry			General	\$ 32,900	
Clothes basket/brooms/mops	\$ 125		TOTAL	\$ 124,970	
Dryer	\$ 750				
Electric Razor	\$ 100				