



Calculate the contents cover that's right for you

This guide will help you work out **how much contents insurance you need**. Then, Tower Insurance can help protect those things that matter to you.

When working out how much contents cover you need, you need to think about the things you own. Right down to your socks, books, sheets and spoons.

The 'sum insured' on your policy is the maximum amount you can claim. That's why it's so important to set the right figure. You should also check your policy wording to see what you are covered for.

You might have calculated your contents when you took out your policy – but if you've purchased anything since then, it could be worth reviewing.

We've put together a list of contents that may be in your house. We recommend you go from room to room in your home and write down the approximate value of each item.

Jewellery, antiques and fine art are more difficult to value – sometimes a professional valuation is required.

The total amount of all the items represents how much contents cover you need.

Replacement values

We've provided approximate replacement values¹ of the contents of an average house and an above-average three bedroom house. If your value is different to ours we've given you room to put in your estimate.

Remember, these amounts are an approximate value only and may change.

1. For further details of the terms, conditions and exclusions please refer to the relevant policy document.

Where to find us

Tower Insurance (Cook Islands) Limited, Suite 1, First Floor, BCI House, PO Box 2, Avarua

Phone +682 22 713
towerinsurance.co.ck/

	Our guide		Your guide
	Average (\$)	Above average (\$)	
Major furnishings			
Carpet, rugs	5,100	10,500	
Curtains, drapes, blinds	3,600	5,000	
Light fittings	650	1,900	
Total	9,350	17,400	
Living room			
Lounge suite	2,000	4,500	
Stereo, radio	1,000	3,000	
Wall unit	900	2,000	
CDs, cassettes, records	800	1,500	
Television	600	2,000	
Bookcases	300	600	
Books, DVDs, games	500	1,000	
Video, DVD player	300	900	
Coffee tables	300	700	
Other			
Total	6,700	16,200	

	Our guide		Your guide
	Average (\$)	Above average (\$)	
Dining room			
Dining suite	1,200	2,500	
China, crystal, pottery	500	1,000	
China cabinet	500	800	
Silverware	400	1,000	
Liquor	200	350	
Other			
Total	2,800	5,650	
Master bedroom			
Beds, pillows, mattresses	3,000	5,000	
Bedroom suite	200	4,500	
Dressing table	600	1,800	
Desks, chests	2,000	500	
Radios, stereo, TV	150	300	
Other			
Total	4,150	12,100	

	Our guide		Your guide
	Average (\$)	Above average (\$)	
Other bedroom			
Beds, pillows, mattresses	3,000	5,000	
Bedroom suite	200	4,500	
Dressing table	600	1,800	
Desks, chests	200	500	
Radios, stereo, TV	150	300	
Other			
Total	4,150	12,100	
Other bedroom			
Beds, pillows, mattresses	3,000	5,000	
Bedroom suite	200	4,500	
Dressing table	600	1,800	
Desks, chests	200	500	
Radios, stereo, TV	150	300	
Other			
Total	4,150	12,100	
Bathroom			
Towels	300	600	
Toiletries, cosmetics	300	700	
Medicines, first aid	150	250	
Scales	50	100	
Hair dryer, shaver	250	350	
Other			
Total	1,050	2,000	
Kitchen			
Fridge, freezer	1,000	2,000	
Dishwasher	1,000	2,000	
Food	500	1,000	
Table and stools	500	700	
Glassware, crockery	400	700	
Pots, pans, bowls	300	700	
Microwave	200	400	
Food processor	190	400	
Cutlery	150	500	
Fry pan, crock-pot	120	150	
Rice cooker	100	130	
Utensils	100	350	
Other electrical appliances	100	200	
Food mixer	100	150	
Coffee machine	60	400	
Radio	60	400	
Sandwich maker	50	80	
Jug, kettle	40	90	
Toasters	40	80	
Other			
Total	5,010	10,430	
Laundry			
Brooms, mops, buckets	100	120	
Cleaning materials	50	80	
Clothes dryer	450	600	
Iron	70	100	
Ironing board	60	100	
Washing machine	800	1,500	
Other			
Total	1,530	2,500	

	Our guide		Your guide
	Average (\$)	Above average (\$)	
General			
Sewing machine, etc	2,000	3,700	
Linen, bedding, blankets	1,200	1,600	
Computer software	1,000	3,000	
Garage fridge, freezer	750	1,200	
Lawn mower, garden appliances	650	900	
Camping gear	600	3,000	
Bicycles	600	2,000	
Tools, garden equipment	800	2,000	
Paintings, pictures	500	1,500	
Telephone, mobile phones	310	1,550	
Heaters, electric fans	300	600	
Mirrors	250	600	
Toys	250	500	
Books	250	500	
Ladders, wheelbarrows	250	450	
Outdoor furniture	200	1,000	
Vacuum cleaner	200	700	
Pram, pushchair	150	300	
Clocks	100	300	
Other			
Total	10,360	25,400	
Personal items			
Clothing	4,500	7,500	
Home computer	1,750	3,500	
Jewellery, watches	1,500	2,500	
Video camera	1,400	2,500	
Footwear	1,000	3,000	
Sports equipment, sleeping bags	500	2,000	
Watches	500	1,000	
Camera	400	1,000	
Bags, suitcases, wallets	350	650	
Spectacles, sunglasses	300	600	
Other			
Total	12,200	24,250	

You can now add together the category totals to work out the total value of your contents.

	Our guide		Your guide
	Average	Above average	
Summary			
Major furnishings	9,350	17,400	
Living room	6,700	16,200	
Dining room	2,800	5,650	
Master bedroom	4,150	12,100	
Other bedroom	5,950	12,100	
Other bedroom	5,950	12,100	
Bathroom	1,050	2,000	
Kitchen	5,010	10,430	
Laundry	1,530	2,500	
General	10,360	25,400	
Personal items	12,200	24,250	
Total	65,050	140,130	