

Calculate the value of your contents



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

When working out how much contents cover you need, you need to think about the possessions you own. Everything from your clothes, books and sheets, to your kitchen utensils and computers.

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.

If you are an existing customer, 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.

We will pay up to the sum insured as stated in your certificate of currency or less, subject to the terms and conditions of your contents wordings. Please refer to the detail of the terms, conditions and exclusions.

Any questions? We're here to help

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Major furnishings		Dining room	
Carpet, rugs		Dining suite	
Curtains, drapes, blinds		China, crystal, pottery	
Light fittings		China cabinet	
Total		Silverware	
Living room		Liquor	
Lounge suite		Other	
Stereo, radio		Total	
Wall unit		Master bedroom	
CDs, cassettes, records		Beds, pillows, mattress	
Television		Bedroom suite	
Bookcases		Dressing table	
Books, DVDs, games		Desks, chests	
Video, DVD player		Radios, stereo, TV	
Coffee tables		Other	
Other		Total	
Total			
Other bedroom		General	
Beds, pillows, mattress		Sewing machine, etc	
Bedroom suite		Linen, bedding, blankets	
Dressing table		Computer software	
Desks, chests		Garage fridge, freezer	
Radios, stereo, TV		Lawn mower, garden	
Other		appliances	
Total		Camping gear	
Other bedroom		Bicycles	
Beds, pillows, mattress		Tools, garden equipment	
Bedroom suite		Paintings, pictures	
Dressing table		Landline	
Desks, chests		Heaters, electric fans	
Radios, stereo, TV		Mirrors	
Other		Toys	
Total		Books	
Bathroom		Ladders, wheelbarrows	
Towels		Outdoor furniture	
Toiletries, cosmetics		Vacuum cleaner	
Medicines, first aid		Pram, pushchair	
Scales		Clocks	
Hair dryer, shaver		Other	
Other		Total	
Total			

Kitchen		Personal items	
Fridge, freezer		Clothing	
Dishwasher		Home computer	
Frozen food		Jewellery, watches	
Table and stools		Video camera	
Glassware, crockery		Footwear	
Pots, pans, bowls		Sports equipment,	
Microwave		sleeping bags	
Food processor		Watches	
Cutlery		Camera	
Fry pan, crock-pot		Bags, suitcases, wallets	
Rice cooker		Spectacles, sunglasses	
Utensils		Mobile phones	
Other electrical appliances		Total	
		You can now add together the category totals to work out the total value of your contents.	
Food mixer			
Coffee machine		Summary	
Radio		Major furnishings	
Sandwich maker		Living room	
Jug, kettle		Dining room	
Toasters		Master bedroom	
Other		Other bedroom	
Total		Other bedroom	
Laundry		Bathroom	
Brooms, mops, buckets		Kitchen	
Cleaning materials		Laundry	
Clothes dryer		General	
Iron		Personal items	
Ironing board		Total	
Washing machine			
Other			
Total			