



Home contents calculator



Each home is as individual as its owners and for this reason calculating your home contents for insurance purposes is always a difficult task and many homes are currently under insured. To help you estimate the replacement cost for your home contents we have researched and developed the following table. This may be used to help focus on key areas and values for replacement of your home contents. The sheet should be used as a guide only. In addition to these values, Fine Art, Jewellery and any other Collectibles should be professionally valued and specified separately. While art and antique prices do fluctuate, there is in general an upward trend for items such as silver and gold which has quadrupled since 1999.

Remember that whilst all your contents may not be stolen during a theft, a fire or flood may damage every room of your home and therefore it is vital that an allowance is made for all the relevant categories listed.

Below is a list of hints and tips to make the process of assessing your contents more straightforward:

Clothing

When considering the value of clothing it is often useful to calculate the Gentleman's wardrobe first. Consider the value of suits, shirts, ties, formal coats and shoes. You may then wish to add a lump sum to this for the casual wardrobe this should include any sports clothing and day to day clothes.

When calculating ladies wardrobe consider any special occasion pieces first. You may then wish to add the working wardrobe as described above. Don't forget handbags and shoes.

Furniture

Remember fitted furniture such as your kitchen units and fitted wardrobes are part of your buildings sum insured.

Lighting

Whilst spotlights and other fitted lighting is part of your buildings cover, pendants, lamps, chandeliers, table and floor lamps should be included in your overall contents sum insured.

Children's Toys and Equipment

Whilst it is relatively easy to calculate the furniture or baby equipment in a child's room it is important to add an allowance for special toys such as a dolls house or train set or special naming gifts which may be made of precious metals.

Outbuildings/Cellars/Lofts

Once you have calculated all the items in your home don't forget to add an allowance for items in your outbuildings, cellars & loft spaces. Items such as garden equipment, bikes, sporting equipment, golf clubs, tools are often valuable and theft attractive.

Finally, bear in mind that your contents should be assessed on a new for old basis using retail replacement values. Think what your ten year old computer would cost to replace today?



Lounge/Office

Books:

CD's/Vinyl:

DVD's/Videos:

Carpets/floor covering (including rugs):

Curtains/Blinds:

Electrical (lamps, clocks etc.):

Furniture (sofas, desks):

Mirrors:

Ornaments:

Picture:

Satellites receiver:

Silver:

TV/Video/DVD Player/Speaker systems:

Other:

Sub total:

Dining Room

Carpets/floor covering (including rugs, blinds etc.):

Dining (China, glasses, silverware):

Furniture (table, chairs, sideboard, cabinet):

Lamps:

Linen:

Wines/Spirits:

Other:

Sub total:



Kitchen

Carpets/Curtains/Blinds/floor coverings:

Cooker/Oven:

Dishwasher:

Cupboard contents:

Fridge/freezer:

Fridge/freezer contents:

Kitchenware (crockery/glassware, cutlery):

Large electrical (microwave, food processor):

Small electrical (Kettle, toaster, coffee machine, juicer):

Washing machine/Tumble dryer:

Other:

Sub total:

Bedrooms

	Room 1	Room 2	Room 3	Room 4	Room 5
Bed linen (duvets, pillows, sheets):					
Furniture (beds, free standing furniture):					
Carpets/floor coverings:					
Clothing/shoes/bags:					
Curtains/blinds:					
Electrical (TV's, lamps, hair dryers, etc.):					
Toys/Games:					
Other:					
Sub totals:					
Total:					



Bathrooms

Carpets/Floor coverings:

Curtains/blinds:

Furniture (cabinets freestanding, chairs):

Grooming (shaver, perfume, hair straighteners, toiletries):

Other:

Sub total:

Garden/Garage/Shed

Garden Equipment (Lawnmowers, etc.):

Garden Furniture (tables, chairs, benches):

Ornaments (Plant pots, statues etc.):

Play equipment (toys, swings):

Sheds/greenhouse:

Small machinery/DIY (drill power tools, ladders):

Other:

Sub total:

Extra Rooms (study, cellar, utility, loft)

Carpets/Floor coverings:

Curtains/blinds:

Furniture:

Vacuum cleaner/other appliances:

Miscellaneous:

Sub total:



Valuables

Bicycles:

iPads/MP3 players:

Jewellery/Watches:

Luggage:

Mobile Phones/Tablets:

Musical Instruments:

Personal Organisers:

Photographic equipment:

Spectacles/Sunglasses:

Sporting equipment (Golf clubs, Cycles, etc.):

Video recording equipment:

Other:

Sub total:

Fine Art & Antiques/Collectibles

Antiques:

Collections (stamps, coins):

Ornaments:

Pictures/Paintings:

Other:

Sub total:

Total Value

Lounge/Office:

Dining room:

Kitchen:

Bedrooms:

Bathroom/s:

Garden/Garage/Shed:

Extra Rooms (study, cellar, utility, loft):

Valuables:

Fine Art & Antiques/Collectibles:

Grand total:
