

# 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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VSCHOV 02/14

## Domestic Contents

### Valuation Guide



Insured Name: \_\_\_\_\_  
 Policy Number: \_\_\_\_\_

	Average Value	High Quality Value	Your Value		Average Value	High Quality Value	Your Value
<b>LIVING / DINING</b>				<b>GARAGE / WORKSHOP</b>			
Lounge suite	4,500	9,300		Garden tools / hose	550	1,000	
Chairs	1,050	2,300		Ladder / stepladder	150	300	
Cushions	300	700		Lawnmower	1,000	2,000	
Coffee table	1,000	2,000		Tools / power tools	1,500	3,000	
Books / bookcase /shelves	1,500	2,700		Wheelbarrow	200	400	
Television	1,500	3,000		Camping equipment	2,500	5,000	
DVD / BluRay	150	300		Chilly bins	250	500	
Sky/ Freeview decoder / UHF	750	1,000		Other			
Stereo / records / CDs	5,000	10,000					
Dining table	2,700	8,300		<b>BATHROOM &amp; LAUNDRY</b>			
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	
				Brooms / mops	100	150	
<b>ELECTRONIC</b>				Vacuum cleaner / dustbuster	400	800	
Computer & software	1,500	3,000		Cleaning equipment / materials	200	300	
Laptop / software / tablets / ipads	2,000	4,500					
ipod / MP3 / stereo	350	400		<b>BEDROOMS</b>			
Cellphones / telephones / answerphone	1,500	3,000		Bedroom suites	3,300	5,000	
Game consoles and games	1,500	3,000		Beds / mattresses	4,500	8,000	
				Duvets / bedspread / electric blankets	1,000	6,000	
				Blankets / pillows /sheets	1,600	4,000	
<b>HOME FURNISHINGS</b>				Alarm clock / radio	200	800	
Rugs	200	1,000		Televisions	1,000	2,000	
China / ornaments	600	1,200		Cot / baby furniture	1,200	3,000	
Indoor plants / containers	900	1,800		Desks / chairs	650	1,500	
Light shades / lamps	1,600	3,200		Bookcase / books	1,000	1,500	
Photos / pictures / paintings	1,250	3,000		Miscellaneous furniture	500	1,000	
Mirrors	500	1,000		Other			
Blinds / venetians	500	1,000					
Other							
				<b>CLOTHES / FOOTWEAR / ACCESSORIES</b>			
<b>KITCHEN</b>				Male Adult	5,000	9,000	
Fridge	1,500	5,000		Female Adult	8,000	12,000	
Freezer	1,000	2,000		Children (per child)	4,000	7,000	
Dishwasher	1,500	2,500		Handbags / purses / briefcases	1,000	2,000	
Electrical Appliances				Glasses / contact lenses / sunglasses	1,000	2,000	
- microwave	500	1,500		Hearing aids / dentures	1,000	5,000	
- jug / kettle	100	250		Jewellery / watches *	4,500	8,000	
- toaster	100	200					
- coffee maker	500	1,000		<b>GENERAL</b>			
- frying pans	150	350		Dehumidifier	600	750	
- food mixer / processor / blender	500	1,500		Heaters / fan	500	1,000	
- mini oven / grill	200	400		BBQ	650	3,100	
- sandwich maker	150	300		Outdoor furniture / sculptures / pottedplants	2,500	5,000	
- other				Toys	300	600	
Pots / saucepans / bowls / utensils	1,500	3,000		Pushchair / prams	550	1,500	
Crockery / cutlery / glassware	3,000	6,300		Bicycles * / scooters / skateboards	1,500	3,000	
Food (frozen, fridge, pantry)	1,000	2,000		Sporting equipment *	2,500	4,000	
Scales	100	200		Suitcases / luggage / backpacks	850	1,500	
Cookbooks	150	300		Photographic & video camera equipment*	1,500	3,000	
Tables / stools	500	1,000		Photos / albums	550	1,000	
Highchair	250	500		Hobby equipment	500	1,000	
Other				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