

Your Contents Valuation Guide

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.

Home Furnishings	Average Value	Your Value
Carpet / rugs	\$ 10,000	_____
China / ornaments	\$ 500	_____
Curtains / blinds / drapes	\$ 4,000	_____
Indoor plants / containers	\$ 800	_____
Light fittings / lamps	\$ 1,500	_____
Photos / pictures / paintings	\$ 1,000	_____
Other	\$	_____
Total	\$ 17,800	\$

Living / dining	Average Value	Your Value
Books / bookcase / shelves	\$ 1,000	_____
Chairs	\$ 1,000	_____
Clocks / antique / other	\$ 1,000	_____
Drinks cabinet / wine rack	\$ 1,500	_____
Cushions	\$ 300	_____
Cutlery	\$ 500	_____
Dehumidifier	\$ 600	_____
Heaters / fans	\$ 500	_____
Lounge suite	\$ 4,000	_____
Miscellaneous furniture	\$ 300	_____
Piano / organ / stool / music	\$ 3,000	_____
Playstation / X-box / games	\$ 1,000	_____
Silverware / crystal	\$ 2,000	_____
Sky decoder	- Digital \$ 780	_____
	- UHF \$ 300	_____
Stereo / records / CDs	\$ 6,000	_____
Table	- dining \$ 2,500	_____
	- coffee \$ 1,000	_____
Television	\$ 2,000	_____
VCR / DVD	\$ 1,200	_____
Writing desk	\$ 500	_____
Wall cabinet / storage	\$ 3,000	_____
Wine / liquor	\$ 200	_____
Other		_____
Total	\$ 33,880	\$

Kitchen	Average Value	Your Value
Chilly bins	\$ 200	_____
Cleaning equipment / materials	\$ 150	_____
Cookbooks	\$ 100	_____
Crocery / cutlery / glassware	\$ 2,500	_____
Dishwasher	\$ 1,200	_____
Electrical Appliances		_____
	- coffee maker \$ 100	_____
	- food mixer / processor \$ 250	_____
	- frying pan \$ 120	_____
	- jug / kettle \$ 100	_____
	- microwave \$ 600	_____
	- mini oven / griller \$ 150	_____
	- sandwich maker \$ 75	_____
	- toaster \$ 70	_____
	- other \$ 200	_____
Food	\$ 700	_____
Freezer	\$ 1,000	_____
Fridge	\$ 1,200	_____
Highchair	\$ 250	_____
Saucepans / pots / bowls	\$ 1,000	_____
Scales	\$ 100	_____
Tables & Stools	\$ 450	_____
Other		_____
Total	\$ 10,515	\$

Bedrooms	Average Value	Your Value
Alarm clock / radio	\$ 50	_____
Bedroom suites	\$ 3,000	_____
Beds / mattresses	\$ 4,000	_____
Duvets / electric blankets	\$ 500	_____
Blankets / pillows / sheets	\$ 1,500	_____
Bookcase & books	\$ 500	_____
Cot / baby furniture	\$ 1,000	_____
Desks / stools	\$ 600	_____
Miscellaneous furniture	\$ 500	_____
Television(s)	\$ 300	_____
Other		_____
Total	\$ 11,950	\$

Bathroom & Laundry	Average value	Your Value
Clothes basket / brooms / mops	\$ 125	_____
Dryer	\$ 750	_____
Electric Razor	\$ 100	_____
First aid / medicines	\$ 200	_____
Hairdryer / straightener / curlers	\$ 200	_____
Iron / ironing board	\$ 150	_____
Linen cupboard contents	\$ 2,000	_____
Scales	\$ 50	_____
Toiletries / cosmetics	\$ 600	_____
Towels	\$ 300	_____
Vacuum cleaner / dustbuster	\$ 400	_____
Washing machine	\$ 1,200	_____
Other		_____
Total	\$ 6,075	\$

Clothes & footwear	Average value	Your Value
Adults	\$ 6,000	_____
Children	\$ 3,000	_____
Total	\$ 9,000	\$

General	Average value	Your Value
Antiques	\$ 500	_____
BBQ	\$ 600	_____
Bicycles / tricycles	\$ 1,000	_____
Binoculars	\$ 200	_____
Blinds / venetians	\$ 1,000	_____
Camping gear	\$ 2,500	_____
Cellphones / telephones / answerphone etc	\$ 500	_____
Clocks	\$ 100	_____
Collections (eg, stamps, coins, cards etc)	\$ 1,000	_____
Computer & software	\$ 2,500	_____
Glasses / contact lenses / sunglasses	\$ 800	_____
Handbags / purses / briefcases	\$ 1,000	_____
Hearing aid / dentures	\$ 600	_____
Hobby equipment	\$ 500	_____
Jewellery / watches	\$ 4,000	_____
Laptop & software	\$ 4,000	_____
Mirrors	\$ 500	_____
Musical instruments	\$ 1,000	_____
Outdoor furniture / sculptures / potplants	\$ 2,000	_____
Photographic & video camera equipment	\$ 1,500	_____
Photos / albums	\$ 500	_____
Pushchair / pram	\$ 500	_____
Radios / walkman / discman etc	\$ 300	_____
Sewing / knitting machine	\$ 1,000	_____
Sports equipment	\$ 3,000	_____
Suitcases / luggage / backpacks	\$ 800	_____
Other		_____
Total	\$ 31,900	\$

Garage / workshop	Average value	Your Value
Garden tools / hose	\$ 500	_____
Ladder / stepladder	\$ 100	_____
Lawnmower	\$ 750	_____
Tools / power tools	\$ 1,000	_____
Wheelbarrow	\$ 200	_____
Other		_____
Total	\$ 2,550	\$

Summary	Average value	Your Value
Home furnishings	\$ 17,800	\$
Living / dining	\$ 33,880	\$
Kitchen	\$ 10,515	\$
Bedrooms	\$ 11,950	\$
Bathroom & laundry	\$ 6,075	\$
Clothes & footwear	\$ 9,000	\$
General	\$ 31,900	\$
Garage / workshop	\$ 2,550	\$
	\$ 123,670	\$

This should be your Sum Insured