

A guide to calculating your correct content sums insured

Instructions to complete your personal valuation guide:

General Contents

Your Insurance Policy provides for claims to be settled on an “As new” basis so it is therefore essential that your General Contents sums insured are calculated accordingly.

The sum insured should reflect the total cost to replace in full all of your household contents at today’s “as new” prices regardless of the age of the items concerned. Make sure that you include within the calculations the contents of you cupboard, children’s toys, CD/DVD collections, and the contents of your attic, loft, garage and outbuildings.

Fine Art, Antiques, Jewellery & Watches

The sums insured for these items should be calculated on their current market value, being the amount that you would have to pay to replace the items.

Due to the nature of these items, Insurers will often request sight of valuations but we recommend that you catalogue and list your items and obtain valuations regardless of Insurers requirements in order to ensure that you are fully covered.

Why this Guide is Important

It is the basic requirement of all Insurance policies that the sums insured declared by you accurately reflect the total value of your property and possessions. Failure to Insure for the correct amount will adversely affect any future claims settlements.

Executive Home Cover Valuation Guide

Contents

Drawing room	Your estimate
Curtains, carpets and rugs	£
Three piece suites and chairs	£
Sideboards, pianos and other furniture	£
TV and home entertainment equipment	£
Personal computers, computer games and accessories	£
Records, discs, CDs, DVDs	£
Book cases and tables	£
Mirrors, ornaments, lamps and clocks	£
Other items	£
Total	£

Dining room	Your estimate
Curtains, carpets and rugs	£
Tables and chairs	£
Sideboards and other furniture	£
Mirrors, ornaments, lamps and clocks	£
Crockery and cutlery	£
Other items	£
Total	£

Contents

Hall, stairs, landing and linen cupboard

Your estimate

Curtains, carpets and rugs	£
Furniture	£
Mirrors, ornaments, lamps and clocks	£
Blankets, towels and household items	£
Clothing and all other personal effects	£
Total	£

Kitchen/utility room

Your estimate

Washing machine and tumble dryer	£
Cooker, microwave and dishwasher	£
Tables and chairs	£
Floor coverings and curtains	£
Crockery, cutlery, tools and utensils	£
Electrical appliances	£
Refrigerator and freezer	£
Refrigerator and freezer contents	£
Food and drink	£
Other items	£
Total	£

Master bedroom & bathroom (en suite)

Your estimate

Curtains, carpets and rugs	£
Beds and bedding	£
Bedroom furniture	£
Mirrors, ornaments, lamps and clocks	£
Bathroom furniture and cabinets	£
Floor coverings and blinds	£
Clothing and other personal effects incl. furs	£
Total	£

Contents

Other bedrooms/dressing rooms

Your estimate

Curtains, carpets and rugs	£
Beds and bedding	£
Bedroom furniture	£
Mirrors, ornaments, lamps and clocks	£
Clothing, toys and other personal effects	£
Total	£

Other bathrooms

Your estimate

Bathroom furniture and cabinets	£
Floor coverings and blinds	£
Linen	£
Other items	£
Total	£

Conservatory, garage, outbuildings, loft and cellar

Your estimate

Garden tools	£
DIY tools	£
Lawnmowers/Tractor Mowers	£
Bikes/Quad bikes/Go karts	£
Saddlery and Tack	£
Garden furniture	£
Other items	£
Total	£

Contents

Study

Your estimate

Curtains, carpets and rugs	£
Desk and chairs	£
Book cases and tables	£
TV and home entertainment equipment	£
Personal computers	£
Records, discs, CDs, DVDs	£
Mirrors, ornaments, lamps and clocks	£
Other items	£
Total	£

Summary Contents

Your estimate

Drawing room	£
Dining room	£
Study	£
Hall, stairs and landing	£
Kitchen/utility room	£
Master bedroom & bathroom (en suite)	£
Other bedrooms/dressing rooms	£
Other bathrooms	£
Conservatory, garage, outbuildings, loft and cellar	£
Personal effects not included elsewhere	£
Total	£

Fine art and antiques, jewellery and watches

Your estimate

Antique and designer furniture	£
Paintings, drawings, etchings, maps, prints and photographs	£
Books and manuscripts	£
Tapestries and rugs	£
Clocks and barometers	£
Curios and objects d'art	£
Statues and sculptures	£
Stamps, coins and medals	£
Other collectable property	£
China, glassware and porcelain	£
Household gold, platinum, pewter and silverware including plate	£
Guns	£
Jewellery and watches	£

Fine art and antiques jewellery and watches total

£

Now you've completed the form, for an no-obligation insurance quote, please contact our specialist private client team on 01489 579808 with your completed valuation guide to hand.

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