



Home Insurance Contents Checklist

This checklist has been developed to help you insure your contents for the right amount.

To calculate the total replacement cost, visit every room in your home and enter your estimate next to each item type. Remember to include all of your contents—even small items such as CDs—and remember to add any additional items you own that aren't included under 'other'. We have divided the checklist into Household Goods and High-Risk Items. Simply add them together to determine your total sum insured.

HOUSEHOLD GOODS: All contents including clothing, linen, curtains, cupboard contents and any items that, if you were to move, you would take with you. This does not include fitted furniture and built-in kitchen appliances, which come under Buildings.

HIGH RISK ITEMS: Items that have a higher risk of theft, such as laptops, antiques, paintings, collections, jewellery and electronics.

Description	Your estimate
MASTER BEDROOM	
Bed/Mattress	\$
Wardrobes/tables/other furniture	\$
Bedding	\$
Clothing/shoes/purses	\$
Other	\$
Other	\$
SUBTOTAL	
OTHER BEDROOMS – 1,2,3,4,5 (CIRCLE)	
Bed & mattress	\$
Wardrobes/tables/other furniture	\$
Bedding	\$
Clothing/shoes/purses	\$
Other	\$
Other	\$
SUBTOTAL	
LIVING ROOM/FAMILY ROOM	
Sofa/couch/lounge set	\$
Wall units/books	\$
Audio/visual (TV, DVDs, stereo etc.)	\$
Coffee table	\$
Tapes/records/cartridges/cassettes/	\$
Discs (Blu-Ray, DVDs, CDs, etc.)	\$
Other	\$
Other	\$
SUBTOTAL	

Description	Your estimate
DINING ROOM	
Table/chairs	\$
Sideboard/buffet	\$
Cutlery/China	\$
Glass/silverware	\$
Other	\$
Other	\$
SUBTOTAL	
KITCHEN, BATHROOM(S) & LAUNDRY	
Table/chairs	\$
Refrigerator	\$
Freezer	\$
Dishwasher	\$
Microwave	\$
Electrical appliances	\$
Crockery/cutlery/glassware	\$
Kitchenware (food processors, blenders etc.)	\$
Food	\$
Washing machine/dryer	\$
Vacuum cleaner	\$
Ironing board/iron/mops/brooms	\$
Hairdryer/shaver/curling iron etc.	\$
Linen	\$
Other	\$
Other	\$
SUBTOTAL	



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Description	Your estimate
GENERAL HOUSEHOLD ITEMS	
Other (specify)	\$
Other (specify)	\$
Other (specify)	\$
SUBTOTAL	
ALL ROOMS	
Carpets/rugs	\$
Light fittings	\$
Heaters/ air conditioning (portable)	\$
Curtains/blinds	\$
Clocks/vases	\$
Pictures	\$
Wall hangings	\$
Ornaments	\$
Plants and stands	\$
Travel goods/luggage	\$
Other (specify)	\$
Other (specify)	\$
SUBTOTAL	\$

Description	Your estimate
LEISURE ACTIVITIES	
Sporting equipment	\$
Games/toys/bicycles/consoles (xbox, wii, etc)	\$
Other (specify)	\$
Other (specify)	\$
SUBTOTAL	\$
GARDEN & GARAGE	
Lawnmowers/trimmers	\$
Wheelbarrow	\$
Garden tools	\$
Ladders	\$
Electrical tools	\$
Tools	\$
Portable BBQs	\$
Other (specify)	\$
Other (specify)	\$
SUBTOTAL	\$

HIGH-RISK ITEMS

Appraisals/receipts required

Jewellery	\$
Watches	\$
Computer Equipment/Mobile Phones	\$
Cameras/accessories	\$
Antiques	\$
Paintings	\$
Stamp/coin/medal collection(s)	\$
Musical Instruments	\$
Other (specify)	\$
SUBTOTAL	\$

HOUSEHOLD GOODS TOTAL	\$
HIGH-RISK ITEMS TOTAL	\$
TOTAL SUM INSURED	\$

PLEASE NOTE: Your Total Sum Insured should represent the full replacement value of your total contents as new in the event of a total loss. If the Sum Insured is less than this, you will not be properly covered and we may reject or reduce any claim you make, or your contract may be deemed invalid.



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