



## HOME SUMS INSURED GUIDE

### HOW TO ARRIVE AT YOUR CONTENTS SUM INSURED

**Research has shown many homes are underinsured. Please take care to insure for full replacement value.**

**General Items**

Carpets/Rugs \$ \_\_\_\_\_  
 Curtains/Interior blinds \$ \_\_\_\_\_  
 Hobby/Sporting Equipment \$ \_\_\_\_\_  
 Wall hangings/Clocks/ Mirrors \$ \_\_\_\_\_  
 Linen \$ \_\_\_\_\_  
 Moveable Appliances \$ \_\_\_\_\_

**Lounge/Dining Room**

Lounge Suite \$ \_\_\_\_\_  
 Dining Suite \$ \_\_\_\_\_  
 Wall Units \$ \_\_\_\_\_  
 TV's/VCRs/DVDs \$ \_\_\_\_\_  
 Sound/Multi-media Equipment \$ \_\_\_\_\_  
 CDs/Tapes \$ \_\_\_\_\_  
 Books/Wine/Spirits \$ \_\_\_\_\_  
 Dinner Service/Glassware \$ \_\_\_\_\_  
 Cutlery \$ \_\_\_\_\_  
 Table Linen \$ \_\_\_\_\_  
 Ornaments/Lamps \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

**Family/Study/◆Home Office**

Furniture \$ \_\_\_\_\_  
 Personal Computer/Software \$ \_\_\_\_\_  
 Books/Passports/Documents \$ \_\_\_\_\_  
 Business Equipment \$ \_\_\_\_\_  
 Piano/Organ/Instruments \$ \_\_\_\_\_  
 Children's Toys/Games \$ \_\_\_\_\_

**Kitchen/Laundry**

Furniture \$ \_\_\_\_\_  
 Refrigerator/Freezer \$ \_\_\_\_\_  
 Microwave \$ \_\_\_\_\_  
 Dishwasher/Dryer \$ \_\_\_\_\_  
 Washing Machine \$ \_\_\_\_\_  
 Other Appliances \$ \_\_\_\_\_  
 Chinaware/Glassware/Cutlery \$ \_\_\_\_\_  
 Ovenware/Pots/Pans \$ \_\_\_\_\_  
 Foodstuffs \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

**Hall and Passage Areas** \$ \_\_\_\_\_

**Bathrooms**

Toiletries/Make-up/Medicines \$ \_\_\_\_\_  
 Hairdryer/Shaver \$ \_\_\_\_\_  
 Towels \$ \_\_\_\_\_  
 Scales \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

**Bedrooms**

Beds/Furniture/Lamps \$ \_\_\_\_\_  
 Bedding \$ \_\_\_\_\_  
 Toys/Games \$ \_\_\_\_\_  
 Clothing \$ \_\_\_\_\_  
 Personal Effects \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

**◆Garden & Outdoor Areas**

Outdoor Furniture \$ \_\_\_\_\_  
 Garden Equipment \$ \_\_\_\_\_  
 Barbecue/Leisure Equipment \$ \_\_\_\_\_  
 Above Ground Pool \$ \_\_\_\_\_  
 Pool Equipment \$ \_\_\_\_\_  
 Other \$ \_\_\_\_\_

**Storage Areas**

Luggage \$ \_\_\_\_\_  
 Surf/Beach Equipment \$ \_\_\_\_\_  
 Camping Equipment \$ \_\_\_\_\_  
 Leisure Equipment \$ \_\_\_\_\_  
 Other Stored Items \$ \_\_\_\_\_

**Garage/Workshop**

Power&Hand Tools, Materials \$ \_\_\_\_\_  
 Lawnmower/Garden Items \$ \_\_\_\_\_  
 Cycles/Hiking Gear \$ \_\_\_\_\_

**Other Items**

◆Paintings/Art/Rugs \$ \_\_\_\_\_  
 ◆Jewellery, Gold/Silver \$ \_\_\_\_\_  
 ◆Cameras, Mobile Phones \$ \_\_\_\_\_  
 ◆Collections \$ \_\_\_\_\_

<b>TOTAL</b>	<b>\$</b>
<b>Your contents sum insured should not be less than this amount.</b>	

◆ Insurance companies limit the amount you may claim for these items (individually and in total). You should read the insurer's Product Disclosure Statement (PDS) and check your requirements with us when arranging/revising cover.

# HOW TO ARRIVE AT YOUR BUILDING SUM INSURED

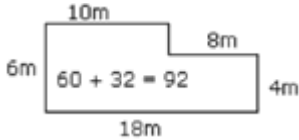
## Step 1

Measure the size of your home in square metres and enter the value here. **A**  m<sup>2</sup>

It is important to include your garage, attic, basement and any additional storeys your home may have.

**Tip:** To help you calculate the floor area of your home in square metres:

1. Measure the length and width of the outside of the home in metres
2. Multiply the length by the width for each area of the home,
3. Add the areas together and enter the result in the line A above.



## Step 2

Obtain information about building costs in your area. Look at costs to rebuild using materials that are the nearest equivalent to your existing home. Enter the cost per square meter here. **B** \$

**Tip:** Building costs can vary according to design, site conditions and other factors. We recommend that you consult a local builder, architect, building cost estimator or licensed valuer.

## Step 3

Multiply A by B above. Enter the result here. **C** \$

## Step 4

Any rebuilding work will be subject to the regulations of Statutory Authorities (Town Councils, etc.). If you are aware of any requirements that might apply to your property and have not made allowance in B above, enter an allowance here. **D** \$

**Tip:** For example, regulations might require different building materials (brick instead of wood), different height to boundary alignment ratios or repositioning the building on the land. If you use a local builder, architect, building cost estimator or licensed valuer, ask that they consider such requirements in reaching an estimate.

## Step 5

Now include allowances for the following additional items if applicable:

Veranda / deck	\$ <input type="text"/>
Garage / Carport	\$ <input type="text"/>
Permanently fixed garden and other sheds	\$ <input type="text"/>
Pergola	\$ <input type="text"/>
Driveway and paving	\$ <input type="text"/>
In ground swimming pool	\$ <input type="text"/>
Ducted air conditioning / heating	\$ <input type="text"/>
Other structural improvements	\$ <input type="text"/>

Enter the total here. **E** \$

## Step 6

Now include an allowance for demolition and removal of debris after a loss **F** \$

**Tip:** A major fire could leave you with a burnt out shell and substantial demolition costs.

## Step 7

Now total the above – add C + D + E + F **TOTAL** \$

**Your building sum insured should not be less than this amount.**