



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 \$ _____

TOTAL	\$
Your contents sum insured should not be less than this amount.	

◆ 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

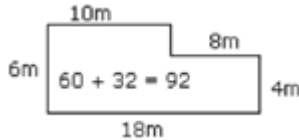
Measure the size of your home in square metres and enter the value here.

A m²

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"/>
Building costs increase (e.g. after a disaster)	\$ <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. Allow extra if your home includes asbestos (fibro) sheeting/roofing material. Safety Regulations may require specialist removal by hand.

Step 7

Now total the above – add C + D + E + F

TOTAL \$

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