

Many people don't realise the value of the contents they've accumulated over the years. It is very important to ensure that your household contents are insured for their full value so you can replace your precious belongings should the worst happen.

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.

When estimating your values, please remember that if you have a MaxiPlan cover with a sum insured over \$60,000, your contents* are covered for their replacement value, **regardless of age**.

If your MaxiPlan cover has a sum insured under \$60,000 then your contents* are covered for replacement value only if they are **under 10 years old**.

If you have a BasicPlan cover, your furniture, furnishings, home appliances, carpets, floor coverings, blinds and drapes are covered for their Indemnity (depreciated) value but if you have a BasicPlan Extra cover, then they're covered for replacement value only if they are **under 5 years old**.

Finally, don't forget that some items have limits and conditions that apply (as detailed below). If you want to cover them for their full value, please contact your Insurance Broker or local Vero office. NB - you will need to provide valuations where required by us.

MaxiPlan Cover:

- Unspecified jewellery in total \$10,000
- Portable (laptops) computers or any other similar portable electronic device \$5,000
- Any item of jewellery, watch, photographic or video camera equipment, any coin or stamp collection, bicycles, canoes, kayaks, surfboards, surf skis, windsurfers \$3,000
NB: This limit is reduced to \$2,000 if the sum insured is less than \$60,000
- Cellphones, unset precious stones, bullion or gold or silver (other than silverware or goldware) or precious metals, remote controlled models \$ 1,000

BasicPlan Cover:

Various limits apply to the BasicPlan and BasicPlan Extra policies – please feel free to discuss these with your local Vero office or your Insurance Broker or adviser.

** except for clothing and footwear; records; video and/or audio tapes; books; sports and recreational equipment other than bicycles; swimming and spa pool liners; and portable (Laptop) computers or any other similar portable electronic devices that are more than 12 months old, which are covered for their Indemnity (depreciated) value.*



Domestic Contents

Valuation Guide



Insured Name: _____

Policy Number: _____



	Average	Your Value		Average	Your Value
Home furnishings			Bathroom & Laundry cont...		
Carpet / rugs	\$10,000		First aid / medicines	\$200	
China / ornaments	\$500		Hairdryer / straightener / curlers	\$200	
Curtains / blinds / drapes	\$4,000		Iron / Ironing board	\$150	
Indoor plants / containers	\$800		Linen cupboard contents	\$2,000	
Light fittings / lamps	\$1,500		Scales	\$50	
Photos / pictures / paintings	\$1,000		Toiletries / cosmetics	\$600	
Other			Towels	\$300	
Total	\$17,800		Vacuum cleaner / dustbuster	\$400	
Living / dining			Bedrooms		
Books / bookcase / shelves	\$1,000		Washing machine	\$1,200	
Chairs	\$1,000		Other		
Clock: grandfather / antique	\$1,000		Total	\$6,075	
Cocktail / drinks cabinet / wine rack	\$1,500		Bedrooms		
Cushions	\$300		Alarm clock / radio	\$50	
Cutlery	\$500		Bedroom suites	\$3,000	
Dehumidifier	\$600		Beds / mattresses	\$4,000	
Heaters / fans	\$500		Bedspreads / duvets / electric blankets	\$500	
Lounge suite	\$4,000		Blankets / pillows / sheets	\$1,500	
Miscellaneous furniture	\$300		Bookcase & books	\$500	
Piano / organ / stool / music	\$3,000		Cot / baby furniture	\$1,000	
Playstation / X-Box / GameBoy / games	\$1,000		Desks / stools	\$600	
Silverware / crystal	\$2,000		Miscellaneous furniture	\$500	
Sky decoder - digital	\$780		Television(s)	\$300	
- UHF	\$300		Other		
Stereo / records / CDs	\$6,000		Total	\$11,950	
Table - dining	\$2,500		Clothes & footwear		
- coffee	\$1,000		Adults (per person)	\$6,000	
Television	\$2,000		Children (per person)	\$3,000	
VCR / DVD	\$1,200		Other		
Writing desk	\$500		Total	\$9,000	
Wall cabinet storage	\$3,000		General		
Wine / liquor	\$200		Antiques	\$500	
Other			BBQ	\$600	
Total	\$33,880		Bicycles / tricycles	\$1,000	
Kitchen			Binoculars	\$200	
Chilly bins	\$200		Blinds / Venetians	\$1,000	
Cleaning equipment / materials	\$150		Camping gear	\$2,500	
Cookbooks	\$100		Cellphones / telephones / answerphone etc	\$500	
Crockery / cutlery / glassware	\$2,500		Clocks	\$100	
Dishwasher	\$1,200		Collections (stamp, coin, card etc)	\$1,000	
Electrical Appliances			Computer & software	\$2,500	
- coffee maker	\$100		Glasses / contact lenses / sunglasses	\$800	
- food mixer/processor	\$250		Handbags / purses / briefcases	\$1,000	
- frying pans	\$120		Hearing aid / dentures	\$600	
- jug/kettle	\$100		Hobby equipment	\$500	
- microwave	\$600		Jewellery / watches	\$4,000	
- mini oven/griller	\$150		Laptop / portable electronic devices & software	\$4,000	
- sandwich maker	\$75		Mirrors	\$500	
- toaster	\$70		Musical instruments	\$1,000	
- other	\$200		Outdoor furniture / sculptures / potplants	\$2,000	
Food	\$700		Photographic & video camera equipment	\$1,500	
Freezer	\$1,000		Photos / albums	\$500	
Fridge	\$1,200		Pushchair / pram	\$500	
Highchair	\$250		Radios / walkmans / discman etc	\$300	
Saucepans / pots / bowls / utensils	\$1,000		Sewing / knitting machine	\$1,000	
Scales	\$100		Sports equipment	\$3,000	
Tables & stools	\$450		Suitcases / luggage / backpacks	\$800	
Other			Other		
Total	\$10,515		Total	\$31,900	
Garage / workshop			Summary		
Garden tools / hose	\$500		Home furnishings	\$17,800	
Ladder / stepladder	\$100		Living / dining	\$33,880	
Lawnmower	\$750		Kitchen	\$10,515	
Tools / power tools	\$1,000		Garage / workshop	\$2,550	
Wheelbarrow	\$200		Bathroom & laundry	\$6,075	
Other			Bedrooms	\$11,950	
Total	\$2,550		Clothes & footwear	\$9,000	
Bathroom & laundry			General		
Clothes basket / brooms / mops	\$125		Antiques	\$500	
Dryer	\$750		BBQ	\$600	
Electric razor	\$100		Bicycles / tricycles	\$1,000	
			Binoculars	\$200	
			Blinds / Venetians	\$1,000	
			Camping gear	\$2,500	
			Cellphones / telephones / answerphone etc	\$500	
			Clocks	\$100	
			Collections (stamp, coin, card 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 / portable electronic devices & 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 / walkmans / discman etc	\$300	
			Sewing / knitting machine	\$1,000	
			Sports equipment	\$3,000	
			Suitcases / luggage / backpacks	\$800	
			Other		
			Total	\$31,900	
			TOTAL		
				\$123,670	