

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.*

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