

Contents Sum Insured Checklist

Not sure what you should insure your contents for the following checklist should help! Go into each room and complete the checklist, remember these are just reminders but by being in each room you will see what you have – you will probably be amazed. We have split the checklist between Household Goods and High Risk Items, add them together for your total sum insured and ensure that the split in cover is correct on your policy.

Household Goods - All contents including clothing, linen, curtains, cupboard contents, which if you were to move you would take with you. Don't include fitted furniture and built in kitchen appliances these come under Buildings.

High Risk Items - Items that have a higher theft risk (those that are particularly attractive to thieves) – TV and HiFi equipment, antiques, paintings, collections and jewellery. Refer to Household Goods & High Risk Items definitions in policy wording / Website for a more detailed list.

| | Lounge | Dining Room | Kitchen | Bathroom | Bedroom 1 | Bedroom 2 | Bedroom 3 | Bedroom 4 | Bedroom 5 | Shed Garage Garden | Loft other | Totals |
|--------------------------------|--------|-------------|---------|----------|-----------|-----------|-----------|-----------|-----------|--------------------------|---------------|--------|
| Furniture | | | | | | | | | | | | |
| Floor coverings | | | | | | | | | | | | |
| Curtains | | | | | | | | | | | | |
| Pictures / Ornaments | | | | | | | | | | | | |
| Cutlery / Crockery | | | | | | | | | | | | |
| Personal Effects | | | | | | | | | | | | |
| Appliances | | | | | | | | | | | | |
| Linen | | | | | | | | | | | | |
| Toiletries | | | | | | | | | | | | |
| Clothing / Footware | | | | | | | | | | | | |
| Misc items | | | | | | | | | | | | |
| Garden equipment | | | | | | | | | | | | |
| Garden furniture | | | | | | | | | | | | |
| Tools | | | | | | | | | | | | |
| Total £ | | | | | | | | | | | | |
| Household Goods Total £ | | | | | | | | | | | | |
| Electrical items | | | | | | | | | | | | |
| Jewellery / watches | | | | | | | | | | | | |
| CD's / DVD's | | | | | | | | | | | | |
| Computer Equipment | | | | | | | | | | | | |
| Antiques | | | | | | | | | | | | |
| Pedal Cycles | | | | | | | | | | | | |
| Other High Risk items | | | | | | | | | | | | |
| Total £ | | | | | | | | | | | | |
| High Risk Items Total £ | | | | | | | | | | | | |

Warning - Your sum insured should represent the full replacement value of your total contents as new. 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 invalid and we may even treat you as being uninsured.