

Home Contents Checklist

Not sure what you would insure your contents for? The following checklist should help! Go into each room and complete this simple checklist. By being in each room, this is a reminder for you to see what you have, and 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.

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) - antiques, paintings, collections & jewellery. Refer to household Goods & High Risk Items definitions in policy wording/Website for a more detailed list.

	Lounge	Dining	Kitchen	Bedroom 1	Bedroom 2	Bedroom 3	Bedroom 4	Bedroom 5	Garden, Shed, Garage	Loft	Other	Totals
Furniture												
Floor Coverings												
Curtains												
Pictures / Ornaments												
Cutlery / Crockery												
Personal Effects												
Electrical Items												
Linen												
Toiletries												
Clothing / Footware												
Misc Items												
Garden Equipment												
Garden Furniture												
Tools												
Total £												
Household Goods Total											£	
Jewellery / Watches												
Furs												
Computer Equipment / Mobile Phones												
Antiques / Paintings												
Pedal Cycles												
Stamp, Coin & Medal Collection												
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.