

Home Contents Checklist

Not sure what you could insure your contents for? The following checklist should help. Go into each room and complete this simple form. By being in the room will help you to see what you have, and you will probably be amazed how it all adds up! Remember that you are insuring for the "new replacement" value. We have split the form 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 and jewellery. Refer to Household Goods and High Risks (Valuables) definitions in your policy wording if you are in doubt as to which heading to place items under.

	Lounge	Dining	Kitchen	Bedroom 1	Bedroom 2	Bedroom 3	Bedroom 4	Bedroom 5	Outbuildings	Loft	Other	Totals	
Furniture													
Floor coverings													
Curtains													
Pictures/Ornaments													
Cutlery/Crockery													
Personal effects													
Electrical Items													
Linen & Towels													
Toiletries													
Clothing/Footwear													
Misc Items													
Garden Equipment													
Garden Furniture													
Tools													
Total £													
												Household Goods Total	£
Jewellery/Watches													
Furs													
Computer equip													
Antiques/paintings													
Pedal Cycles													
Stamp, coin or medal collections													
Total £													
												High Risk Items Total	£

Warning! – Your sum insured must represent the full replacement value of your total contents as new. If the sum insured is less than this, you will not be correctly covered and a claim could be reduced or even rejected, or your contract may be invalid as a result of under-insurance.