

Home insurance:

## Does your cover really protect everything in your home?

If the worst should happen and your personal belongings were lost in, for example, a flood or fire, would your home insurance cover you enough to replace everything?

If your sum insured doesn't match up with the value of the contents you actually have in your home, you may not receive the full value of the contents to be replaced or your policy may be rendered invalid.



### High risk property

Certain items are more attractive to thieves than others. These items are usually referred to as "high risk property" in your policy and are often subject to their own special limits. Pay extra attention when valuing these items, listed under a separate heading in our checklist.



### Garage and outbuildings

Contents kept in your outbuildings are also covered, but there are limits for loss or damage caused by theft or attempted theft.

If you have any queries regarding the value of your household contents, please contact your financial adviser for assistance

Checklist	Value (£)
<b>Lounge</b>	
Carpets and floor coverings	
Curtains	
Three piece suite	
Other chairs	
Tables	
Light fittings	
Gas and electric heaters	
Cabinets and their contents	
Free-standing bookshelves	
Books	
DVDs, CDs, videos and cassettes	
Other items	
<b>Kitchen and dining room</b>	
Carpets and floor coverings	
Curtains and blinds	
Lampshades and light fittings	
Fridge and contents	
Freezer and contents	
Cooker	
Dishwasher	
Washing machine	
Tumble dryer	
Table and chairs	
Food containers	
Food mixer	
Toaster	
Kettle	
Pans and cooking utensils	
Crockery and china	
Cutlery	
Glassware	
Iron and ironing board	
Vacuum cleaner	
Cleaning materials	
Tools	
Other items	
<b>Hall, stairs and landing</b>	
Carpets and floor coverings	
Curtains	
Airing cupboard contents	
Furniture	
Mirrors	
Lampshades and light fittings	
Other items	
<b>Bedrooms</b>	
Carpets and floor coverings	
Beds	
Bedding	
Dressing tables	
Chest of drawers	
Wardrobes	
Lampshades and light fittings	
Hairdryers	
Cosmetics	
Curtains	
Other items	

Checklist	Value (£)
<b>Bathroom</b>	
Carpets and floor coverings	
Medicines and toiletries	
Cabinets and contents	
Curtains and blinds	
Scales	
Bathroom set	
Other items	
<b>Miscellaneous</b>	
Televisions	
VCR and DVD equipment	
Audio equipment	
Games consoles	
Clothes	
Luggage	
<b>Garage and Outbuildings</b>	
Woodwork tools	
Car tools	
Decorating equipment	
Electric drill and fittings	
Garden tools	
Lawn mower	
Garden furniture	
Work bench	
Sports equipment	
Pedal cycles	
Other items	
Toys	
Personal effects	
Items in attic	
Telephones	
Home office equipment	
Other items	
<b>High Risk Property</b>	
Jewellery	
Pearls and gemstones	
Gold, silver and precious metals	
Pictures and works of art	
Stamp and coin collections	
Clocks and watches	

Totals	Value (£)
<b>High risk property total £</b>	
<b>Other contents total £</b>	
<b>Grand total £</b>	