

DO YOU HAVE ADEQUATE INSURANCE FOR YOUR CONTENTS?

If all your possessions were destroyed in the event of a serious incident, for example, a fire, would your sum insured cover you to replace everything? If your sum insured is inadequate at the time of a claim, you may have to pay to repair or replace items yourself.

The best way to ensure that your sum insured is adequate, is to list all the items room by room for the whole of your home. Then calculate how much it would cost to replace each item at today's prices. The checklist overleaf will help you to ensure that everything is included in your total sum insured.

You do not need to include items that you are insuring separately under the personal possessions section.

You will see that we have shown high risk property separately, as these items are those that are more attractive to thieves, and are therefore subject to a separate limit within your contents sum insured. The total limit for high risk property and the limit for a single item of high risk property are shown on your policy schedule.

HIGH RISK PROPERTY CAN INCLUDE:

- Jewellery, pearls, precious stones, gold, silver and other precious metals.
- Works of art.
- Stamp and coin collections.
- Clocks and watches.

Check the definition of high risk property in your Policy Booklet.

Remember that you should insure your contents for what it would cost you to replace them at today's prices.

CHECKLIST	VALUE (£)	CHECKLIST	VALUE (£)	CHECKLIST	VALUE (£)
LOUNGE		HALL, STAIRS AND LANDING		Items in attic	
Carpets and floor coverings		Carpets and floor coverings		Telephones	
Curtains		Curtains		Other items	
Sofas		Airing cupboard contents		GARAGE AND DOMESTIC OUTBUILDINGS	
Other Chairs		Furniture		Woodwork tools	
Tables		Mirrors		Car tools	
Lampshades		Lampshades		Decorating equipment	
Gas and electric heaters		Other items		Electric drill and fittings	
Cabinets and their contents		BEDROOMS		Garden tools	
Free-standing bookshelves		Carpets and floor coverings		Lawn mower	
Books		Beds		Garden furniture	
DVDs, CDs, videos and cassettes		Bedding		Work bench	
Other items		Dressing tables		Sports equipment	
KITCHEN AND DINING ROOM		Chest of drawers		Pedal cycles	
Carpets and floor coverings		Wardrobes		Other items	
Curtains and blinds		Lampshades		HIGH RISK PROPERTY	
Lampshades		Hairdryers		Jewellery, pearls, precious stones, gold, silver and other precious metals.	
Fridge and contents		Cosmetics		Works of art	
Freezer and contents		Curtains		Stamp and coin collections	
Cooker		Other items		Clocks and watches	
Microwave oven		BATHROOM		HIGH RISK PROPERTY TOTAL £	
Dishwasher		Carpets and floor coverings		TOTAL OTHER CONTENTS	
Washing machine		Medicines and toiletries		GRAND TOTAL £	
Tumble dryer		Cabinets and contents			
Table and chairs		Curtains and blinds			
Food containers		Scales			
Food mixer		Bathroom accessories			
Toaster and sandwich maker		Other items			
Kettle		MISCELLANEOUS			
Pans and cooking utensils		Televisions			
Crockery and china		VCR and DVD equipment			
Cutlery		Audio equipment			
Glassware		Games consoles			
Iron and ironing board		Clothes			
Vacuum cleaner		Luggage			
Cleaning materials		Toys			
Tools		Personal effects			
Other items					

Please be aware that items, such as clothing, may be subject to a deduction for wear and tear in the event of a claim. Limitations and exclusions apply. For more details of what is and isn't covered please see our Policy Summary booklet. For full details please read our Policy Booklet.

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