

# HOW MUCH SHOULD YOU INSURE YOUR CONTENTS FOR?

The value you choose should represent the full value of your contents as new at the time of loss or damage. This means that no amount for depreciation needs to be taken into account as values are on a "New for Old" basis. The only exception to this rule is clothing and linen where an amount should be deducted to reflect wear and tear

Insert values in the boxes provided

1. Valuables*	Lm
Lounge/Sitting Room/Study	
Dining Room	
Main Bedroom	
Hall	
Other	
<b>TOTAL</b>	

\*see definition of valuables overleaf & note that certain valuables need to be individually listed

Note that all valuables should be excluded from the lists below and only included in the total valuables figure in the box above

2. Lounge/Sitting Room/Study	Lm
Settees, chairs & other furniture	
TV, Video/audio equipment, computers	
Lamps	
Clocks, ornaments	
Curtains, carpets, floor coverings	
Other items	
<b>TOTAL</b>	

3. Dining Room	Lm
Furniture	
Clocks, Ornaments	
Cutlery (Non-Valuable)	
China, glass and crystal	
Other items	
<b>TOTAL</b>	

4. Main Bedroom	Lm
Furniture	
Pictures, Ornaments	
Curtains, Carpets	
TV, video/audio equipment	
Airconditioners	
Other items including personal effects	
<b>TOTAL</b>	

5. Other Bedrooms (allow for each room)	Lm
Furniture	
Pictures, Ornaments	
Curtains, carpets	
TV, video/audio equipment	
Other items including personal effects	
<b>TOTAL</b>	

6. Kitchen	Lm
Washing Machine/Dishwasher	
Refrigerator/Freezer	
Cooker/Microwave	
Vacuum cleaner	
Furniture	
Crockery, equipment	
Tools, utensils etc	
Other items including food and drink	
<b>TOTAL</b>	

7. Garage/outbuildings	Lm
Garden equipment	
Barbecue equipment	
Tools and workbench	
Garden Furniture	
Sport equipment	
Other items	
<b>TOTAL</b>	

8. Hall	Lm
Furniture	
Curtains, carpets	
clocks, ornaments	
other items	
<b>TOTAL</b>	

9. Clothing/Linen	Lm
Husband's	
Wife's	
Children's	
other's	
<b>TOTAL</b>	

Totals	Lm
1. Valuables	
2. Lounge/Sitting Room/Study	
3. Dining room	
4. Main Bedroom	
5. Other bedrooms (allow for each room)	
6. Kitchen	
7. Garage/outbuildings	
8. Hall	
9. Clothing/Linen	
10. Other items	
<b>GRAND TOTAL</b>	

## NOTES ON VALUABLES

Valuables means jewellery or other articles of gold, silver or other precious metals, watches, furs, pictures, paintings or other works of art, collections of stamps, coins or medals.

Please exclude jewellery and other valuables insured under Personal belongings cover.

Valuables over Lm 250 are subject to valuation

If any individual valuable exceeds 5% of total value of contents or Lm 500 (whichever is the lower amount) please specify below

(Valuables exceeding 5% of contents value or Lm500)	Lm
<b>TOTAL</b>	