



Calculate the contents cover that's right for you

This guide will help you work out **how much contents insurance you need**. Then, Tower Insurance can help protect those things that matter to you.

When working out how much contents cover you need, you need to think about the things you own. Right down to your socks, books, sheets and spoons.

The 'sum insured' on your policy is the maximum amount you can claim. That's why it's so important to set the right figure. You should also check your policy wording to see what you are covered for.

You might have calculated your contents when you took out your policy – but if you've purchased anything since then, it could be worth reviewing.

We've put together a list of contents that may be in your house. We recommend you go from room to room in your home and write down the approximate value of each item.

Jewellery, antiques and fine art are more difficult to value – sometimes a professional valuation is required.

The total amount of all the items represents how much contents cover you need.

Replacement values

We've provided approximate replacement values¹ of the contents of an average house and an above-average three bedroom house. If your value is different to ours we've given you room to put in your estimate.

Remember, these amounts are an approximate value only and may change.

1. For further details of the terms, conditions and exclusions please refer to the relevant policy document.

Where to find us

Tower Insurance (Vanuatu) Limited, Unit 7, Ocean Walk Building, Kumul Highway, Vanuatu. PO Box 6049, Port Vila, Vanuatu
Phone: **+678 22101**

Email: contactus@towerinsurance.com.vu

	Our guide		Your guide
	Average (vt)	Above average (vt)	
Major furnishings			
Carpet, rugs	20,000	370,000	
Curtains, drapes, blinds	130,000	180,000	
Light fittings	30,000	70,000	
Total	180,000	620,000	
Living room			
Lounge suite	70,000	160,000	
Stereo, radio	30,000	100,000	
Wall unit	30,000	70,000	
CDs, cassettes, records	30,000	50,000	
Television	30,000	250,000	
Bookcases	15,000	35,000	
Books, DVDs, games	20,000	50,000	
Video, DVD player	10,000	30,000	
Coffee tables	15,000	60,000	
Other			
Total	250,000	805,000	

	Our guide		Your guide
	Average (vt)	Above average (vt)	
Dining room			
Dining suite	45,000	90,000	
China, crystal, pottery	20,000	35,000	
China cabinet	20,000	30,000	
Silverware	15,000	35,000	
Liquor	8,000	30,000	
Other			
Total	108,000	220,000	
Master bedroom			
Beds, pillows, mattresses	110,000	200,000	
Bedroom suite	70,000	190,000	
Dressing table	20,000	100,000	
Desks, chests	8,000	30,000	
Radios, stereo, TV	80,000	250,000	
Other			
Total	288,000	770,000	

	Our guide		Your guide
	Average (vt)	Above average (vt)	Write your estimates here
Other bedroom			
Beds, pillows, mattresses	110,000	180,000	
Bedroom suite	70,000	160,000	
Dressing table	20,000	65,000	
Desks, chests	8,000	20,000	
Radios, stereo, TV	80,000	250,000	
Other			
Total	288,000	675,000	
Other bedroom			
Beds, pillows, mattresses	110,000	180,000	
Bedroom suite	70,000	160,000	
Dressing table	20,000	65,000	
Desks, chests	8,000	20,000	
Radios, stereo, TV	80,000	250,000	
Other			
Total	288,000	675,000	
Bathroom			
Towels	10,000	20,000	
Toiletries, cosmetics	10,000	25,000	
Medicines, first aid	6,000	10,000	
Scales	2,000	4,000	
Hair dryer, shaver	9,000	12,000	
Other			
Total	37,000	71,000	
Kitchen			
Fridge, freezer	40,000	150,000	
Dishwasher	80,000	160,000	
Food	15,000	30,000	
Table and stools	25,000	50,000	
Glassware, crockery	15,000	30,000	
Pots, pans, bowls	15,000	50,000	
Microwave	10,000	28,000	
Food processor	7,000	30,000	
Cutlery	5,000	20,000	
Fry pan, crock-pot	5,000	12,000	
Rice cooker	5,000	10,000	
Utensils	5,000	20,000	
Other electrical appliances	5,000	10,000	
Food mixer	3,000	15,000	
Coffee machine	8,000	30,000	
Radio	3,000	5,500	
Sandwich maker	3,000	5,500	
Jug, kettle	1,500	4,000	
Toasters	1,800	5,000	
Other			
Total	252,300	665,000	
Laundry			
Brooms, mops, buckets	3,500	5,000	
Cleaning materials	2,000	3,000	
Clothes dryer	1,500	2,500	
Iron	3,000	4,000	
Ironing board	1,500	4,000	
Washing machine	80,000	130,000	
Other			
Total	91,500	148,500	

	Our guide		Your guide
	Average (vt)	Above average (vt)	Write your estimates here
General			
Sewing machine, etc	70,000	130,000	
Linen, bedding, blankets	40,000	70,000	
Computer software	25,000	100,000	
Garage fridge, freezer	30,000	100,000	
Lawn mower, garden appliances	30,000	50,000	
Camping gear	30,000	105,000	
Bicycles	15,000	80,000	
Tools, garden equipment	30,000	80,000	
Paintings, pictures	20,000	50,000	
Telephone, mobile phones	10,000	110,000	
Heaters, electric fans	3,000	20,000	
Mirrors	10,000	50,000	
Toys	10,000	35,000	
Books	10,000	50,000	
Ladders, wheelbarrows	10,000	20,000	
Outdoor furniture	15,000	60,000	
Vacuum cleaner	6,000	30,000	
Pram, pushchair	6,000	15,000	
Clocks	2,000	5,000	
Other			
Total	372,000	1,116,000	
Personal items			
Clothing	100,000	250,000	
Home computer	50,000	150,000	
Jewellery, watches	50,000	250,000	
Video camera	30,000	125,000	
Footwear	30,000	150,000	
Sports equipment, sleeping bags	20,000	80,000	
Watches	10,000	40,000	
Camera	10,000	130,000	
Bags, suitcases, wallets	15,000	50,000	
Spectacles, sunglasses	8,000	30,000	
Other			
Total	323,000	1,255,000	

You can now add together the category totals to work out the total value of your contents.

	Our guide		Your guide
	Average	Above average	Write your estimates here
Summary			
Major furnishings	180,000	620,000	
Living room	250,000	805,000	
Dining room	108,000	220,000	
Master bedroom	288,000	770,000	
Other bedroom	288,000	675,000	
Other bedroom	288,000	675,000	
Bathroom	37,000	71,000	
Kitchen	252,300	665,000	
Laundry	91,500	148,500	
General	372,000	1,160,000	
Personal items	323,000	1,255,000	
Total	2,477,800	7,064,500	