

# CALCULATE YOUR HOME INSURANCE CONTENTS COVER

Our home insurance provides cover for what matters most to you and your home.

To achieve this, it's important that your cover reflects the value of your contents and valuables. Taking time to calculate this thoroughly can help you avoid underinsurance, makes claims handling more efficient, as well as give you peace of mind and confidence that everything's covered.

Underinsurance happens when the amount you're covered for is less than the cost of replacing or repairing contents.

Often, it's because items have been overlooked or underestimated, particularly everyday items

that you wouldn't normally consider as valuable or worth counting, but may still need to be replaced in the event of a claim.

You can use this checklist for your own reference, as a prompt to assess the value of your contents and valuables, and decide on the total amount you want to insure these items for. Your total contents figure will be the combination of both your general contents and valuables.

Please note, it's your responsibility to ensure your sums insured are correct and accurate on your policy.



**NFU Mutual**  
HOME INSURANCE

## What to include

If you picked up your house and turned it upside down, anything that fell out would be considered 'contents'. Additionally, soft furnishings like carpets and curtains are also classed as contents.

Anything that stays put, including fixed items such as built-in wardrobes or built-in kitchen appliances, would be under your buildings insurance and shouldn't be included in your contents calculation.

You may wish to refer to receipts, documents and warranties, but you should ensure that you estimate the prices as if you had to buy new, rather than the prices you paid for the items.

Don't forget items in storage, and make sure you include any items that are kept in a safe or a bank, such as watches, jewellery or gemstones.

If you have any high value items, you need to list them in the separate box below. High value items include watches, jewellery, items made from gold, silver or a precious metal, fur clothing, laptops, mobile phones, tablets and/or wearable technology (e.g. smart watch), fine art and collections (e.g. stamps, coins, medals).

It's your responsibility to ensure your sums insured are correct. NFU Mutual is not responsible for advising you on the value of your contents and possessions and use of this tool should not be considered as a full and accurate calculation. If in doubt, consider arranging a professional valuation.

## Valuations

Any number of factors can affect the value of the possessions you've invested in, collected or accumulated over the years. If you're not sure how the value of your items may have changed over time, you may wish to arrange a valuation to help inform your decision on the cover levels and sums insured of your insurance policy.

You may wish to consider reviewing the value of items such as antiques or inherited jewellery, to ensure these are covered correctly.

## Room checklist

Use the list of rooms below and make a note of your possessions in each room.

	Room completed
Living room	
Dining room	
Additional reception rooms	
Study	
Kitchen	
Conservatory	
Cloakroom	
Playroom/family room	
Hallways and landings	
Master bedroom/ensuite	
Bedroom 2/ensuite	
Bedroom 3/ensuite	
Bedroom 4/ensuite	
Additional bedrooms	
Family bathroom	
Attic	
Utility/boot room	
Cellar/basement	
Garage	
Outbuildings	
Other	



# Valuables

Add in your high value contents in the relevant columns below.

Room name	Watches and jewellery (including items made from gold, silver or a precious metal)	Fur clothing	Laptops, mobile phones, tablets and/or wearable technology (e.g. smart watch)	Fine art and collections (e.g. stamps, coins, medals)
<b>Subtotal</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Subtotal Valuables</b>	<b>£</b>			

<b>General contents subtotal</b>	£
<b>Valuables subtotal</b>	£
<b>Total Contents Sum Insured</b>	£

# Notes



The National Farmers Union Mutual Insurance Society limited (No.111982). Registered in England.  
Registered Office: Tiddington Road, Stratford-upon-Avon, Warwickshire CV37 7BJ.