



# 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 values<sup>1</sup> 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 Limited, First Floor, Panatina Plaza, Kumkum Highway, PO Box 231, Honiara  
[www.towerinsurance.com.sb](http://www.towerinsurance.com.sb)  
[info@towerinsurance.com.sb](mailto:info@towerinsurance.com.sb)

	Our guide		Your guide
	Average (\$)	Above average (\$)	Write your estimates here
<b>Major furnishings</b>			
Carpet, rugs	400	800	
Curtains, drapes, blinds	200	500	
Light fittings	1,500	5,000	
<b>Total</b>	<b>2,100</b>	<b>6,500</b>	
<b>Living room</b>			
Lounge suite	500	2,000	
Stereo, radio	800	3,000	
Wall unit	500	2,000	
CDs, cassettes, records	300	500	
Television	1,200	15,000	
Bookcases	500	1,500	
Books, DVDs, games	200	600	
Video, DVD player	1,500	3,000	
Coffee tables	250	500	
Other			
<b>Total</b>	<b>5,750</b>	<b>28,100</b>	

	Our guide		Your guide
	Average (\$)	Above average (\$)	Write your estimates here
<b>Dining room</b>			
Dining suite	1,500	5,000	
China, crystal, pottery	500	1,000	
China cabinet	1,500	5,000	
Silverware	50	150	
Liquor	100	250	
Other			
<b>Total</b>	<b>3,650</b>	<b>11,400</b>	
<b>Master bedroom</b>			
Beds, pillows, mattresses	1,000	2,000	
Bedroom suite	1,500	3,000	
Dressing table	500	2,000	
Desks, chests	350	600	
Radios, stereo, TV	800	30,000	
Other			
<b>Total</b>	<b>4,150</b>	<b>37,600</b>	

	Our guide		Your guide
	Average (\$)	Above average (\$)	
<b>Other bedroom</b>			
Beds, pillows, mattresses	500	1,500	
Bedroom suite	700	1,200	
Dressing table	1,000	2,500	
Desks, chests	2,000	3,000	
Radios, stereo, TV	5,000	10,000	
Other			
<b>Total</b>	<b>9,200</b>	<b>18,200</b>	
<b>Other bedroom</b>			
Beds, pillows, mattresses	500	1,500	
Bedroom suite	700	1,200	
Dressing table	1,000	2,500	
Desks, chests	2,000	3,000	
Radios, stereo, TV	5,000	10,000	
Other			
<b>Total</b>	<b>9,200</b>	<b>18,200</b>	
<b>Bathroom</b>			
Towels	50	100	
Toiletries, cosmetics	50	150	
Medicines, first aid	500	1,500	
Scales	100	250	
Hair dryer, shaver	150	500	
Other			
<b>Total</b>	<b>850</b>	<b>2,500</b>	
<b>Kitchen</b>			
Fridge, freezer	1,500	5,000	
Dishwasher	2,500	17,000	
Food	200	500	
Table and stools	500	2,500	
Glassware, crockery	200	500	
Pots, pans, bowls	200	500	
Microwave	500	1,000	
Food processor	250	500	
Cutlery	250	500	
Fry pan, crock-pot	50	200	
Rice cooker	250	800	
Utensils	500	1,000	
Other electrical appliances	500	1,000	
Food mixer			
Coffee machine	150	500	
Radio	1,000	2,500	
Sandwich maker	400	600	
Jug, kettle	100	300	
Toasters	200	400	
Other			
<b>Total</b>	<b>9,250</b>	<b>35,300</b>	
<b>Laundry</b>			
Brooms, mops, buckets	200	500	
Cleaning materials	150	250	
Clothes dryer	200	500	
Iron	150	200	
Ironing board	200	250	
Washing machine	1,000	6,000	
Other			
<b>Total</b>	<b>1,900</b>	<b>7,700</b>	

	Our guide		Your guide
	Average (\$)	Above average (\$)	
<b>General</b>			
Sewing machine, etc	1,500	3,000	
Linen, bedding, blankets	500	1,500	
Computer software	2,000	6,000	
Garage fridge, freezer	1,000	25,000	
Lawn mower, garden appliances	2,000	5,000	
Camping gear	500	3,000	
Bicycles	500	3,000	
Tools, garden equipment	1,000	4,000	
Paintings, pictures	300	1,800	
Telephone, mobile phones	3,000	7,000	
Heaters, electric fans	6,000	1,000	
Mirrors	1,000	2,000	
Toys			
Books	500	800	
Ladders, wheelbarrows	3,000	6,000	
Outdoor furniture	10,000	20,000	
Vacuum cleaner	1,500	2,000	
Pram, pushchair	200	600	
Clocks	60	150	
Other			
<b>Total</b>	<b>34,560</b>	<b>91,850</b>	
<b>Personal items</b>			
Clothing	500	1,000	
Home computer	2,000	5,000	
Jewellery, watches	5,000	10,000	
Video camera	5,000	20,000	
Footwear	600	1,000	
Sports equipment, sleeping bags	1,000	5,000	
Watches	300	2,000	
Camera	2,000	5,000	
Bags, suitcases, wallets	2,000	3,500	
Spectacles, sunglasses	200	500	
Other			
<b>Total</b>	<b>18,600</b>	<b>53,000</b>	

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

	Our guide		Your guide
	Average	Above average	
<b>Summary</b>			
Major furnishings	2,100	6,500	
Living room	5,750	28,100	
Dining room	3,650	11,400	
Master bedroom	4,150	37,600	
Other bedroom	9,200	18,200	
Other bedroom	9,200	18,200	
Bathroom	850	2,500	
Kitchen	9,250	35,300	
Laundry	1,900	7,700	
General	34,560	91,850	
Personal items	18,600	53,000	
<b>Total</b>	<b>99,210</b>	<b>310,350</b>	