

Contents Checklist

A SIMPLE GUIDE

Get the cover you need.

It is essential that you have the right amount of insurance to protect all the contents of your home.

Too often, people underestimate the value of their belongings – only finding out when they make a claim they are insufficiently covered.



Valuing your contents

Many underestimate the value of their home contents and possessions and find that claims payments are reduced because they are under insured when a loss occurs. We have provided this checklist for use as a guide to help you to assess the value of your contents and possessions.

Home contents and possessions should be insured for their full replacement value as new. As you complete the checklist please remember to write down how much it would cost you to replace each item as new, not the original purchase price.

Following assessment, your completed checklist can be returned to your intermediary or to Home & Legacy together with your instructions for any cover amendments required.

It is your responsibility to get your sums insured right. Use of this checklist should not be considered to be a full and accurate calculation of the value of your contents and possessions. You should always consult a professional valuer to obtain an accurate valuation.

