

Household Contents Calculator

The contents calculator below is designed to help you establish how much your general contents are worth for insurance. Items are often overlooked when evaluating how much to insure contents for leading to underinsurance. The calculator includes areas of contents that need to be considered.

To make it as simple as possible we have suggested values for small, medium and large detached four bedroom houses*. In completing this calculator, consider how much to give as a replacement figure for each category, remember that all items should be insured for their full replacement value. That is the amount it would cost you if you were to purchase the item as new.

	Your Value £	Suggested Values 4 bedroom Detached		
		Small £	Medium £	Large £
Carpets and flooring		2,880	4,800	8,400
Curtains inc. poles, nets, blinds		2,800	4,800	8,400
Soft Furnishings inc. sofa, chairs, cushions, rugs		6,000	10,000	17,500
Ornaments, lamps, shades, pictures, mirrors, decorations		6,000	10,000	17,500
Collectibles inc. CDs, videos, books		5,000	5,000	5,000
TV, video, DVD, stereo, computer, camcorder, camera		3,500	3,500	3,500
Bedroom furniture inc. linen, table clothes, towels		20,000	20,000	20,000
White goods inc. fridge, freezer, washing machine, tumble dryer, dishwasher, microwave		3,500	3,500	3,500
Kitchen furniture		1,000	1,000	1,000
Crockery, cutlery, glassware		2,500	2,500	2,500
Iron, vacuum cleaner, other cleaning items		1,000	1,000	1,000
Food provisions, freezer, cupboards, drink		1,750	1,750	1,750
Pots, pans, kitchen gadgets, cookery books		2,500	2,500	2,500
Dining room furniture		5,000	5,000	5,000
Garden furniture, contents of shed, garden equipment, tools, other misc. items		5,000	5,000	5,000
Male clothes inc. suits, shoes, boots, coats and sportswear		7,500	7,500	7,500
Female clothes inc. suits, shoes, boots, coats and sportswear		10,000	10,000	10,000
Total Contents Sums Insured				

Other areas you should include in your calculations

- Children's clothes
- Sports equipment inc. golf clubs, fishing equipment, rackets, bikes, ski equipment, exercise machines
- Musical instruments
- Electronic gadgets inc. razors, mobile phones, personal organisers, walkmans, personal computers, hairdryers, games consoles, baby listeners, bottle sterilisers
- Briefcases and suitcases
- Accessories inc. sunglasses, bags, purses, wallets, umbrellas
- Toiletries inc. aftershave, perfume, creams, make up
- Prams, buggies, carriers, car seats, travel cots
- Children's toys, books, musical instruments
- High value items should be separately listed such as: Fine Art and Antique Collectibles

If you think you are underinsured you may wish to raise your existing household contents sums insured limit. If you have calculated that you have over £100,000 of contents please speak to your broker about

specialist household insurance, which will offer you a range of benefits more suited to your needs.