

Checklist - home contents

Replacing the contents of your home would be an expensive process, so it's important to correctly estimate the cost of replacing all your contents with new items. Clothing and household linen are the only items where you need to make a deduction for wear and tear.

This checklist provides examples of the types of items that may be found in a typical three bedroom house. Using this list can help you assess the replacement value of your home contents and the cost of replacing items with new. Current prices of many household items can be found in a high street catalogue, or by referring to the Internet.

Using this checklist as a guide, walk around your home to help calculate the total sum insured you require.

If you would like to discuss your Home Contents Insurance, please call us on 0345 777 3322

Lounge



3 piece suite	
Television	
DVD/Video	
Stereo	
Carpet/floor covering	
Cabinet cupboard	
Tables	
Curtains	
Lamps/lighting	
Gas fire	
Mirror	
Clock	
Other	
Total	

Dining Room



Table & chairs	
Display cabinet	
Carpet/floor covering	
Curtains	
Glassware	
China/crockery	
Cutlery	
Lamps/lighting	
Other	
Total	

Kitchen & Utility Room



Fitted units, cookers and ovens form part of your building and shouldn't be included.

Free standing kitchen units	
Free standing cooker	
Washing machine	
Tumble dryer	
Microwave	
Dishwasher	
Fridge/freezer	
Carpet/floor covering	
Breakfast table/chairs	
Electrical appliances including kettle, toaster, food processor, coffee machine	
Curtains/blinds	
Vacuum cleaner	
China/crockery	
Kitchen utensils	
Lighting	
Other	
Total	

Hall, Stairs and Landing



Carpet/floor covering	
Table	
Lamp/lighting	
Mirror	
Other	
Total	

Bedroom 1



Fitted units form part of your building and shouldn't be included.

Bed	
Linen	
Free standing furniture including wardrobes, drawers, dressing table	
Carpet/floor covering	
Curtains	
Lamps/lighting	
Clothes (inc. shoes/handbags)	
Television/DVD/video/stereo	
Other	
Total	

Bedroom 2



Fitted units form part of your building and shouldn't be included.

Bed	
Linen	
Furniture including wardrobes, drawers, dressing table	
Carpet/floor covering	
Curtains	
Lamps/lighting	
Clothes (inc. shoes/handbags)	
Television/DVD/video/stereo	
Other	
Total	

Bedroom 3



Fitted units form part of your building and shouldn't be included.

Bed	
Linen	
Furniture including wardrobes, drawers, dressing table	
Carpet/floor covering	
Curtains	
Lamps/lighting	
Clothes (inc. shoes/handbags)	
Television/DVD/video/stereo	
Other	
Total	

Bathroom



Fitted bathroom suite forms part of your building and shouldn't be included.

Free standing furniture	
Carpet/floor covering	
Curtains/blinds	
Accessories	
Mirror	
Towels/linen	
Other	
Total	

Conservatory



Fitted units form part of your building and shouldn't be included.

Furniture including table/chairs	
Lamps	
Blinds	
Carpet/floor covering	
Ceiling fan	
Total	

Garden/Shed/Garage



Shed	
Lawnmover	
Barbecue	
Garden tools	
Tools and toolbox	
Garden furniture	
Cycles	
Other	
Total	

Miscellaneous



Jewellery	
Antiques	
Personal computer/laptop/ tablet	
Videos/DVD's/CD's/records	
Books	
Toys	
Children's equipment (e.g. highchair)	
Glassware	
Interior plants	
Musical instruments	
Camera/video camera	
Soft furnishings	
Ornaments	
Pictures/paintings	
Exercise equipment	
Sports equipment	
Perfume/make up	
Pet accessories	
Total	
GRAND TOTAL	