

What are your contents really worth?

You might be surprised when you add it up.

It really is worth the time to work out the value of your contents. You need to consider in advance what the cost will be to replace all your contents - from socks to crock-pots to make-up and sports gear.

This handy valuation guide will help you work out the value of items that you own. We have provided approximate values for major items in a typical home, showing both an average cost and a high quality cost, to help you decide what your contents are worth.

You should check your policy wording to see what you are covered for and whether it's for 'replacement' or 'indemnity' (depreciated) value. Your wording will also indicate items that have limits, need to be specified or require valuations, such as jewellery.

Make sure you have the best policy and the right level of cover in place in case the unthinkable happens and you lose everything in your house.

If you would like help to understand the different policies on offer or you have misplaced your policy wording and would like one sent out to you, please call our customer services team on **0800 505 905 ext 1**.

Domestic Contents

Valuation Guide



Vero
Consumer Insurance Specialists
PO Box 1992
Auckland
Ph 0800 505 905
email cis@vero.co.nz
www.vero.co.nz

The Vero logo consists of the word "Vero" in a bold, sans-serif font, with a stylized graphic of three slanted lines to its right. Below the logo, the text "consumer insurance specialists" is written in a smaller, lowercase font.

VSCHCV 09/08



Insured Name: _____

Policy Number: _____



	Average Value	High Quality Value	Your Value		Average Value	High Quality Value	Your Value
Home Furnishings				Bathroom & Laundry cont...			
Carpet / rugs	\$11,000	\$17,600		First aid / medicines	\$200	\$330	
China / ornaments	\$500	\$1,000		Hairdryer / straightener / curlers	\$300	\$750	
Curtains / blinds / drapes	\$4,400	\$7,000		Iron / ironing board	\$150	\$300	
Indoor plants / containers	\$900	\$1,800		Linen cupboard contents	\$2,000	\$3,000	
Light fittings / lamps	\$1,600	\$2,400		Scales	\$50	\$100	
Photos / pictures / paintings	\$1,100	\$3,000		Toiletries / cosmetics	\$650	\$1,600	
Other	\$0	\$0		Towels	\$300	\$450	
Total	\$19,500	\$32,800		Vacuum cleaner / dustbuster	\$400	\$800	
Living / Dining				Bedrooms			
Books / bookcase / shelves	\$1,050	\$2,700		Washing machine	\$1,200	\$1,900	
Chairs	\$1,050	\$2,300		Other	\$0	\$0	
Clock grandfather / antique	\$1,050	\$2,000		Total	\$6,280	\$10,580	
Cocktail / drinks cabinet / wine rack	\$1,500	\$3,000		Alarm clock / radio	\$50	\$100	
Cushions	\$300	\$700		Bedroom suites	\$3,300	\$5,000	
Cutlery	\$500	\$1,250		Beds / mattresses	\$4,500	\$6,700	
Dehumidifier	\$600	\$750		Bedspread / duvets / electric blankets	\$550	\$850	
Heaters / fans	\$500	\$1,000		Blankets / pillows / sheets	\$1,600	\$4,000	
Lounge suite	\$4,500	\$9,300		Bookcase & books	\$550	\$850	
Miscellaneous furniture	\$300	\$300		Cot / baby furniture	\$1,200	\$2,400	
Piano / organ / stool / music	\$3,300	\$5,000		Desks / chairs	\$650	\$1,200	
Playstation / X-Box / GameBoy / games	\$1,000	\$2,000		Miscellaneous furniture	\$500	\$1,000	
Silverware / crystal	\$2,200	\$6,600		Television(s)	\$350	\$700	
Sky decoder - digital	\$860	\$860		Other	\$0	\$0	
- UHF	\$350	\$350		Total	\$13,250	\$22,800	
Stereo / records / CDs	\$6,600	\$17,000		Clothes & Footwear			
Table - dining	\$2,700	\$8,300		Adults (per person)	\$6,500	\$8,600	
- coffee	\$1,000	\$2,000		Children (per person)	\$3,500	\$5,000	
Television	\$2,200	\$5,500		Other	\$0	\$0	
VCR / DVD	\$1,200	\$2,700		Total	\$10,000	\$13,600	
Writing desk	\$500	\$1,000		General			
Wall cabinet storage	\$3,300	\$6,000		Antiques	\$550	\$1,000	
Wine / liquor	\$300	\$720		BBQ	\$650	\$3,100	
Other	\$0	\$0		Bicycles / tricycles	\$1,500	\$2,500	
Total	\$36,860	\$81,330		Binoculars	\$200	\$400	
Kitchen				Blinds / Venetians			
Chilly bins	\$250	\$500		Camping gear	\$2,500	\$5,000	
Cleaning equipment / materials	\$150	\$225		Cellphones / telephones / answerphone etc	\$550	\$1,375	
Cookbooks	\$150	\$300		Clocks	\$100	\$170	
Crockery / cutlery / glassware	\$3,000	\$6,300		Collections (stamp, coin, card etc)	\$1,000	\$2,000	
Dishwasher	\$1,500	\$1,500		Computer & software	\$2,500	\$4,200	
Electrical Appliances				Glasses / contact lenses / sunglasses	\$850	\$1,500	
- coffee maker	\$100	\$200		Handbags / purses / briefcases	\$1,000	\$1,500	
- food mixer / processor	\$250	\$400		Hearing aid / dentures	\$650	\$1,500	
- frying pans	\$120	\$300		Hobby equipment	\$500	\$1,000	
- jug / kettle	\$100	\$200		Jewellery / watches	\$4,500	\$8,000	
- microwave	\$650	\$1,400		Laptop / portable electronic devices & software	\$4,500	\$8,000	
- mini oven / griller	\$150	\$370		Mirrors	\$500	\$1,000	
- sandwich maker	\$80	\$100		Musical instruments	\$1,000	\$2,000	
- toaster	\$75	\$120		Outdoor furniture / sculptures / potplants	\$2,500	\$3,300	
- other	\$200	\$400		Photographic & video camera equipment	\$1,500	\$3,000	
Food	\$750	\$1,300		Photos / albums	\$550	\$1,000	
Freezer	\$1,000	\$1,700		Pushchair / pram	\$550	\$1,500	
Fridge	\$1,300	\$1,950		Radio / ipod / mp3 etc	\$350	\$400	
Highchair	\$250	\$500		Sewing machine	\$1,000	\$2,500	
Saucepans / pots / bowls / utensils	\$1,000	\$2,500		Sporting equipment	\$2,500	\$4,000	
Scales	\$100	\$250		Suitcases / luggage / backpacks	\$850	\$1,275	
Tables & stools	\$450	\$850		Other	\$0	\$0	
Other	\$0	\$0		Total	\$33,850	\$62,820	
Total	\$11,625	\$21,364		Summary			
Garage / Workshop				Home Furnishings			
Garden tools / hose	\$550	\$660		Living / Dining	\$36,860	\$81,330	
Ladder / stepladder	\$100	\$160		Kitchen	\$11,625	\$21,365	
Lawnmower	\$800	\$1,200		Garage / Workshop	\$2,750	\$4,520	
Tools / power tools	\$1,100	\$2,200		Bathroom & Laundry	\$6,280	\$10,580	
Wheelbarrow	\$200	\$300		Bedrooms	\$13,250	\$22,800	
Other	\$0	\$0		Clothes & Footwear	\$10,000	\$13,600	
Total	\$2,750	\$4,520		General	\$33,850	\$62,820	
Bathroom & Laundry				Bedrooms			
Clothes basket / brooms / mops	\$130	\$150		Clothes & Footwear	\$10,000	\$13,600	
Dryer	\$800	\$1,000		General	\$33,850	\$62,820	
Electric razor	\$100	\$200		Total	\$134,115	\$249,815	