

## Commercial Home Contents Valuation Guide

The intention of this document is to guide You to calculate the sum insured applicable to 'Section 2 - Contents'.

Contents mean household goods which belong to you or for which you are legally responsible including radios, television sets (including cable & satellite receivers), DVD players, game stations, computers, recording audio and video equipment, home entertainment equipment, mirrors, plate glass tops on furniture, fixed glass in furniture, ceramic hobs or tops in free-standing cookers but excluding money, valuables and jewellery.

The value you choose should represent the current cost as new of all your contents. This means that no amount for depreciation needs to be taken into account as values are on a "new for old" basis. The only exception to this rule is clothing and household linen where an amount should be deducted to reflect wear and tear.

**Insert values in the boxes provided.**

<b>1. Sitting Room/Study</b>	<b>€</b>
Sofas, Chairs and other Furniture	
Audio and video equipment, Home Entertainment	
Lamps, Mirrors, Fixed Glass	
Clocks, Ornaments	
Curtains, Carpets	
Other Items	
<b>Total</b>	

<b>2. Dining Room</b>	<b>€</b>
Furniture	
Clocks, Ornaments	
Curtains, Carpets	
Cutlery	
China, Glass and Crystal	
Other items	
<b>Total</b>	

<b>3. Main Bedroom</b>	<b>€</b>
Audio and video equipment, Home Entertainment	
Clocks, Ornaments	
Clothing/Linen	
Curtains, Carpets	
Furniture	
Other Items including personal effects	
<b>Total</b>	

<b>4. Other Bedrooms (an allowance should be made for each room)</b>	<b>€</b>
Audio and video equipment, Home Entertainment	
Clocks, Ornaments	
Clothing/Linen	
Curtains, Carpets	
Furniture	
Other items including personal effects and toys	
<b>Total</b>	

<b>5. Kitchen</b>	<b>€</b>
Dishwasher	
Refrigerator/Freezer (if not fitted)	
Cooker/Microwave (if not fitted)	
Loose Furniture	
Crockery, Equipment	
Tools, Utensils and the like	
Other Items including food and drink	
<b>Total</b>	

<b>6. Hall</b>	<b>€</b>
Furniture	
Curtains, Carpets	
Clocks, Ornaments	
Lamps, Mirrors, Fixed Glass	
Other Items	
<b>Total</b>	

<b>7. Garage/Outbuildings</b>	<b>€</b>
Garden Equipment	
Barbeque equipment	
Tools and workbench	
Outdoor Furniture	
Sport Equipment	
Other Items	
<b>Total</b>	

<b>8. Other</b>	<b>€</b>
Washing Machine / Tumble Dryer	
Vacuum Cleaner	
Other Items	
<b>Total</b>	

<b>Totals</b>	<b>€</b>
1. Sitting Room/Study	
2. Dining Room	
3. Main Bedroom	
4. Other Bedrooms	
5. Kitchen	
6. Hall	
7. Garage/Outbuildings	
8. Other	
<b>Grand Total</b>	