



Is your insurance cover still the right size for you? Things change, and it's easy to find your existing contents cover doesn't quite fit your needs anymore.

It may sound daunting but making sure you've assessed the cost of replacing your contents doesn't have to be complicated. The best place to start is by carrying out a review of your fixtures, fittings and possessions and the cost of replacing them. Don't forget to consider things like collections, sports equipment and musical instruments, ornaments, hand printed wallpaper and garden furniture. The question you need to ask is 'what would they cost to replace?' rather than 'what is current value?' or 'what did I pay for them?'

To help make this task easier we have created the checklist below prompting you to go from room to room and into the garden totting up replacement costs.

	Living Room	Kitchen/Diner	Conservatory	Office	Utility Room	Bedroom 1	Bedroom 2	Bedroom 3
Furniture								
Flooring								
Soft Furnishings								
Ornaments								
Lights								
Wall Hangings								
Electrical								
Clothing								
Jewellery								
Antiques								
Miscellaneous								
Total								

	Bedroom 4	Bedroom 5	Bathroom 1	Bathroom 2	Garage	Outbuildings	Garden	Other
Furniture								
Flooring								
Soft Furnishings								
Ornaments								
Lights								
Wall Hangings								
Electrical								
Clothing								
Jewellery								
Antiques								
Miscellaneous								
Total								

