



Calculate the contents cover that's right for you

This guide will help you work out **how much contents insurance you need**. Then, Tower Insurance can help protect those things that matter to you.

When working out how much contents cover you need, you need to think about the things you own. Right down to your socks, books, sheets and spoons.

The 'sum insured' on your policy is the maximum amount you can claim. That's why it's so important to set the right figure. You should also check your policy wording to see what you are covered for.

You might have calculated your contents when you took out your policy – but if you've purchased anything since then, it could be worth reviewing.

We've put together a list of contents that may be in your house. We recommend you go from room to room in your home and write down the approximate value of each item.

Jewellery, antiques and fine art are more difficult to value – sometimes a professional valuation is required.

The total amount of all the items represents how much contents cover you need.

Replacement values

We've provided approximate replacement values¹ of the contents of an average house and an above-average three bedroom house. If your value is different to ours we've given you room to put in your estimate.

Remember, these amounts are an approximate value only and may change.

1. For further details of the terms, conditions and exclusions please refer to the relevant policy document.

Where to find us

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	Our guide		Your guide
	Average (PGK)	Above average (PGK)	Write your estimates here
Major furnishings			
Carpet, rugs	5,100	12,500	
Curtains, drapes, blinds	3,600	7,500	
Light fittings	700	2,250	
Total	9,400	22,250	
Living room			
Lounge suite	2,800	5,000	
Stereo, radio	1,500	3,500	
Wall unit	900	2,500	
CDs, cassettes, records	800	1,500	
Television	750	5,000	
Bookcases	300	600	
Books, DVDs, games	500	1,000	
Video, DVD player	300	900	
Coffee tables	400	750	
Other			
Total	8,250	20,750	

	Our guide		Your guide
	Average (PGK)	Above average (PGK)	Write your estimates here
Dining room			
Dining suite	750	2,500	
China, crystal, pottery	500	1,600	
China cabinet	750	1,500	
Silverware	400	1,000	
Liquor	200	350	
Other			
Total	2,600	6,950	
Master bedroom			
Beds, pillows, mattresses	1,250	3,500	
Bedroom suite	2,000	4,500	
Dressing table	600	1,800	
Desks, chests	200	500	
Radios, stereo, TV	400	1,200	
Other			
Total	4,450	11,500	

	Our guide		Your guide
	Average (PGK)	Above average (PGK)	Write your estimates here
Other bedroom			
Beds, pillows, mattresses	1,250	3,500	
Bedroom suite	2,000	4,500	
Dressing table	600	1,800	
Desks, chests	200	500	
Radios, stereo, TV	400	1,200	
Other			
Total	4,450	11,500	
Other bedroom			
Beds, pillows, mattresses	1,250	3,500	
Bedroom suite	2,000	4,500	
Dressing table	600	1,800	
Desks, chests	200	500	
Radios, stereo, TV	400	1,200	
Other			
Total	4,450	11,500	
Bathroom			
Towels	100	600	
Toiletries, cosmetics	300	700	
Medicines, first aid	150	300	
Scales	75	125	
Hair dryer, shaver	250	350	
Other			
Total	875	2,075	
Kitchen			
Fridge, freezer	1,250	2,500	
Dishwasher	1,000	2,000	
Food	500	1,000	
Table and stools	500	700	
Glassware, crockery	400	700	
Pots, pans, bowls	300	700	
Microwave	300	500	
Food processor	200	400	
Cutlery	150	500	
Fry pan, crock-pot	120	200	
Rice cooker	100	130	
Utensils	100	350	
Other electrical appliances	150	350	
Food mixer	100	150	
Coffee machine	60	400	
Radio	75	750	
Sandwich maker	50	110	
Jug, kettle	50	100	
Toasters	50	170	
Other			
Total	5,455	11,710	
Laundry			
Brooms, mops, buckets	100	150	
Cleaning materials	75	125	
Clothes dryer	1,000	1,500	
Iron	100	200	
Ironing board	60	100	
Washing machine	900	2,000	
Other			
Total	2,235	4,075	

	Our guide		Your guide
	Average (PGK)	Above average (PGK)	Write your estimates here
General			
Sewing machine, etc	500	3,700	
Linen, bedding, blankets	1,200	2,000	
Computer software	1,000	3,000	
Garage fridge, freezer	750	2,000	
Lawn mower, garden appliances	700	1,000	
Camping gear	600	3,000	
Bicycles	600	2,000	
Tools, garden equipment	800	2,000	
Paintings, pictures	500	1,500	
Telephone, mobile phones	310	1,550	
Heaters, electric fans	300	600	
Mirrors	250	600	
Toys	250	500	
Books	250	500	
Ladders, wheelbarrows	400	750	
Outdoor furniture	200	1,000	
Vacuum cleaner	200	700	
Pram, pushchair	150	300	
Clocks	100	300	
Other			
Total	9,060	27,000	
Personal items			
Clothing	2,500	7,500	
Home computer	1,300	3,500	
Jewellery, watches	1,000	2,500	
Video camera	1,200	2,500	
Footwear	700	3,000	
Sports equipment, sleeping bags	350	2,000	
Watches	300	1,000	
Camera	300	1,000	
Bags, suitcases, wallets	250	650	
Spectacles, sunglasses	200	600	
Other			
Total	8,100	24,250	

You can now add together the category totals to work out the total value of your contents.

	Our guide		Your guide
	Average	Above average	Write your estimates here
Summary			
Major furnishings	9,400	22,250	
Living room	8,250	20,750	
Dining room	2,600	6,950	
Master bedroom	4,450	11,500	
Other bedroom	4,450	11,500	
Other bedroom	4,450	11,500	
Bathroom	875	2,075	
Kitchen	5,455	11,710	
Laundry	2,235	4,075	
General	9,060	27,000	
Personal items	8,100	24,250	
Total	59,325	153,560	