



The key to valuing your contents

Losing your possessions to fire or burglary is a traumatic experience. Finding out that your possessions have been under-insured (not insured for their full replacement value) can be almost as distressing.

Despite an increasing awareness of the value of insurance, a significant number of all households in Australia are without contents insurance. Of those insured, under-insurance represents a major challenge for the insurance industry.

For those who are under-insured, this means that in the event of a total loss, it would be impossible to entirely replace their contents.

Helping to ensure you are fully covered

We have created this Insurance Guide to help you determine if you are correctly insuring your contents. However, please remember that your possessions are unique and some items may not be specified in our guide. For a professional valuation, you should contact a qualified valuer for your contents.

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Contents Guide

The key to valuing your contents – a guide prepared by The CUNA Mutual Group.



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QBE Insurance Guide makes valuing your contents easier

Estimating the true value of your contents can be difficult and as a result you may find yourself seriously under-insured.

The following guide will help ensure that you are adequately protected.

Insuring your contents for their true replacement value

Your contents are what make your house your home, and little things like lamps, pictures, mirrors and appliances are often forgotten. The following guide provides a tool for estimating the replacement value of your contents. It lists rooms and typical contents found in each for you to identify their replacement value.

Contents	Replacement Value
Lounge/Dining Room	
Lounge suite	\$
Dining suite/sideboards	\$
Wall unit and contents	\$
Dinner set/silverware/crystal	\$
Lamps	\$
Television	\$
Video/DVD Player	\$
Stereo equipment	\$
Tapes/CDs/videos/DVDs	\$
Other furniture eg. coffee table/bookcase	\$
Sub Total	\$
Master bedroom	
Bed and mattress	\$
Bedding	\$
Dressing and bedside tables	\$
Wardrobe	\$
Other furniture	\$
Clothing and shoes	\$
Jewellery/watches [#]	\$
Sub Total	\$

[#]These are high risk items and may need to be specified separately

Contents	Replacement Value
Each additional bedroom	
Bed and mattress	\$
Dressing and bedside tables	\$
Wardrobe	\$
Other furniture	\$
Clothing and shoes	\$
Sub Total	\$
Study/spare room	
Desk chair/lamps	\$
Computer and accessories	\$
Books/bookcase/filing cabinet	\$
Sub Total	\$
Bathroom/laundry	
Toiletries/cosmetics	\$
Medical cabinet contents	\$
Electrical appliances	\$
Washing machine	\$
Dryer	\$
Iron and board	\$
Mops and brooms	\$
Vacuum cleaner etc	\$
Sub Total	\$

Contents	Replacement Value
General items	
Carpet	\$
Rugs/cushions	\$
Curtains and drapes	\$
Light fittings	\$
Wall hangings	\$
Ornaments/photos	\$
Clocks/cameras/binoculars	\$
Heater/fans	\$
Linen/bedding	\$
Musical equipment/piano [#]	\$
Pictures/paintings	\$
Sub Total	\$
Garage/garden areas	
Lawn mower	\$
Garden tools	\$
Handyman tools	\$
Bicycles	\$
Barbecue	\$
Outdoor furniture	\$
Sub Total	\$

Contents	Replacement Value
Other items	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Sub Total	\$
Total	\$

Additional helpful tips

- Make a note of any serial numbers or identity marks on your contents items.
- For unusual items, it's a good idea to take photographs or a video to help with their description.
- For furniture and major appliances such as your television, DVD or video player, vacuum cleaner, refrigerator, etc check how much a similar one would cost if you had to buy it brand new today.
- Some special items may not be fully covered by your contents insurance unless specified eg: jewellery, works of art, collections, musical instruments etc. Contact your financial institution to discuss your special items. You may choose to take out additional insurance protection for them.

If you are in doubt about what your policy does specifically cover, speak with your financial institution. They'll be pleased to help.

