

# ENSURE YOU HAVE THE RIGHT LEVEL OF COVER

## ARE YOU UNDER INSURED?

Every year we help many Members who lose their possessions as a consequence of a fire. A concern for us, especially in the case of total loss, is when Members have underestimated the value of their possessions. Don't let this happen to you.

Use this brochure as a guide to help you determine the value of your contents, or for a simple, more accurate assessment, go to [mas.co.nz](http://mas.co.nz) and use our online contents sum insured calculator.

## CONTENTS VALUATION GUIDE

Fill in the tables to work out how much contents cover you need. In the 'Your estimated value' column, write the estimate of how much it would cost to replace the items in your home. The 'Average' column shows the estimated costs of replacing the contents in an average up-market 4-bedroom home.

Item	Average value	Your estimated value
<b>Lounge and family room</b>		
Lounge suite	\$5,000	
Entertainment gear (e.g. TV, DVD, video/tapes, stereos/CD, Playstation)	\$23,000	
Coffee table	\$1,500	
Ornaments and pictures	\$6,500	
Lamps	\$1,000	
Wall/entertainment unit	\$1,600	
Liquor	\$1,000	
Bookcase(s)	\$2,500	
Books	\$2,000	
Glasses	\$1,000	
Antique items (as applicable)		
Sofa	\$3,800	
Wall unit/dresser	\$1,700	
<b>Room total</b>	<b>\$50,600</b>	
<b>Dining room</b>		
Dining table/chairs	\$5,000	
China cabinet/dresser	\$1,700	
Chinaware	\$2,000	
Silverware and crystal	\$3,000	
<b>Room total</b>	<b>\$11,700</b>	

Item	Average value	Your estimated value
<b>Kitchen/breakfast bar</b>		
Refrigerator	\$1,300	
Microwave	\$300	
Dishwasher	\$1,500	
Electric appliances (e.g. toaster, kettle)	\$6,500	
Kitchenware (e.g. pots, pans, frypan, crockery, dinner set, cutlery)	\$5,000	
Food in pantry, kitchen cupboards, refrigerator and freezer	\$2,600	
<b>Room total</b>	<b>\$12,700</b>	
<b>Master bedroom</b>		
Double/queen bed	\$3,200	
Duvet set and pillows	\$1,500	
Electric blanket	\$200	
Dressing table	\$1,250	
Chest of drawers	\$2,000	
Bedside tables (x2)	\$1,500	
Small television	\$400	
Sundries (e.g. hairdryer, alarm clock)	\$500	
<b>Room total</b>	<b>\$10,550</b>	
<b>Other bedrooms (x3)</b>		
Beds/mattresses	\$6,000	
Dressing tables	\$3,000	
Blankets/spreads/duvets	\$1,500	
Drawers	\$3,000	
Books/toys	\$2,000	
<b>Room total</b>	<b>\$15,500</b>	
<b>Office</b>		
Desk and chair	\$1,000	
Home computer/printer	\$3,500	
Computer software	\$850	
Filing cabinet	\$300	
Bookshelf/books	\$1,000	
Mobile phone	\$650	
<b>Room total</b>	<b>\$7,300</b>	

Item	Average value	Your estimated value
<b>Bathrooms (x2)</b>		
Scales	\$75	
Towels	\$1,000	
Clothes hamper	\$125	
Cosmetics/shampoos	\$2,500	
Electric shaver/toothbrush	\$300	
<b>Room total</b>	<b>\$4,000</b>	
<b>Laundry</b>		
Washing machine	\$750	
Dryer	\$550	
Cleaning equipment	\$850	
Iron and ironing board	\$200	
Linen	\$2,000	
<b>Room total</b>	<b>\$4,350</b>	
<b>Garage/basement</b>		
Motor mower	\$550	
Garden tools	\$5,000	
Bicycles*	\$1,500	
Power/hand tools	\$2,500	
Deep freeze	\$800	
Freezer contents	\$1,000	
Barbecue	\$1,000	
<b>Room total</b>	<b>\$12,350</b>	
<b>Personal effects</b>		
Camera and accessories*	\$1,200	
Clothing and footwear	\$15,000	
Spectacles/sunglasses	\$500	
Jewellery/watches*	\$5,000	
Video camera*	\$2,000	
Luggage and handbags	\$2,500	
Laptop*	\$2,000	
<b>Total</b>	<b>\$28,200</b>	

Item	Average value	Your estimated value
<b>General items</b>		
Loose rugs and mats	\$500	
Drapes and curtains	\$12,500	
Lamps	\$1,000	
Sewing machine	\$1,100	
Fan heaters/dehumidifiers	\$1,000	
Sports/camping gear	\$1,500	
Specialist hobby/leisure materials		
Specialist sports gear (e.g. multi-sports, snowboards, skis, surfboards).		
Other		
<b>Total</b>	<b>\$17,600</b>	

\*Proof of ownership and value may be required.

<b>Special items</b>		
Antiques		
Heirlooms		
Collectables		
Artworks and paintings		
Unset precious stones and bullion		
Other		
<b>Total</b>		

<b>Summary</b>		
Lounge and family room	\$50,600	
Kitchen/breakfast bar	\$12,700	
Dining room	\$11,700	
Master bedroom	\$10,550	
Other bedrooms	\$15,500	
Office	\$7,300	
Bathrooms	\$4,000	
Laundry	\$4,350	
Garage/basement	\$12,350	
Personal effects	\$28,200	
General items	\$17,600	
Special items		
<b>Total</b>	<b>\$174,850</b>	

If your own cover is less than the figure circled, you are in serious risk of being under insured.

#### What items need to be specified in my policy schedule?

- All unset precious stones, bullion or precious metals over \$1,000 in total for all pieces.
- Collections valued over \$5,000.
- High value items worth more than \$5,000 per item including:
  - sports equipment and bicycles;
  - portable electronic equipment such as cameras, laptops, tablets and smartphones;
  - musical instruments; and
  - glasses, hearing aids, dentures and other personal health items.
- Jewellery and watches worth more than \$5,000 per item or \$25,000 in total.
- Works of art valued over \$25,000 per item.

#### Confidence at claim time

You lead a busy life, so our aim is to resolve your claims fairly, quickly and without fuss. And you can be confident knowing that, at claim time, you'll be looked after by our knowledgeable and professional staff. Let's face it, if you ever need to make a claim, that's when our promise really counts.

Call **0800 800 627** to speak to your adviser about increasing your level of contents cover.