

DO YOU KNOW WHAT YOU'RE WORTH?

If you go through a full inventory of what you own and what it might be worth, you may be surprised.

If you don't insure your contents to their real value and something unexpected happens, you may not be able to replace all you have lost.

As the 'sum insured' on your policy is the maximum amount you can claim, it's very important that you're adequately insured, and have enough cover to cope with a serious loss.

Going through the exercise in this brochure will give you the information you need to work out your contents cover.

MAKING THIS BROCHURE WORK

We've put together a list of contents that we feel is representative of many New Zealand family homes – we refer to this list as our inventory. The values we've given are indicative only.

We recommend going from room to room in your house, writing down your estimate of what each item is worth.

Jewellery, antiques and fine art are more difficult to value – we suggest you contact your insurance broker to discuss the best way to value and insure these items.

The total amount of all the items added together represents how much contents cover you need. This is what your 'sum insured' should be.

PROTECTING WHAT MATTERS MOST TO YOU

MONUMENT – COMPREHENSIVE COVER FOR EVERYDAY

Monument Contents provides flexible cover that helps you protect the things you own, including new for old replacement on most home contents, regardless of age.

If you take household effects temporarily with you to any part of New Zealand, we will cover them while they're away from home.

Depending on the item, we also provide cover for sudden accidental damage, or loss caused by many different causes.

GETTING SPECIFIC

With some more valuable items we've set limits that we think cover many situations. If, however, you have specific items that you want to insure for more value than these limits, please let us know so that we can make sure the cover is adequate.

	Monument
Watch, piece (including set or pair) of jewellery (unspecified items)	\$3,000 per item No Limit
Camera, Camcorder and their accessories (unspecified items)	\$3,000 per item No Limit
Bicycles	\$3,000 per item No Limit
Sports or camping equipment	No Limit
Portable musical instrument	No Limit
Portable communication equipment	No Limit

KNOWING WHAT YOU'RE WORTH

Here is our list of contents and indicative values for you to work through in order to figure out what your sum insured should be. If you think our values are not right, we've given you room to put in your estimate.

Major Furnishings			
	Average Value	Above Average Value	Your Value
Carpet/Rugs	8000	15000	
Curtains/Drapes/Blinds	5000	10000	
Indoor Plants/Containers	1000	2000	
Light Fittings/Lamps	1900	2400	
Paintings/Pictures	1500	3000	
Other			
Total	17400	32400	

General			
	Average Value	Above Average Value	Your Value
Antiques	4000	8000	
Clocks	100	200	
Heaters/Fans/Dehumidifiers	2500	5000	
Household Linen	1000	3000	
Mirrors	600	1000	
Ornaments	600	1200	
Piano/Organ	3000	6000	
Sewing Machine/Overlocker	3700	5000	
Other			
Total	15500	29400	

Living and Dining			
	Average Value	Above Average Value	Your Value
Bookcases	1500	3000	
Books/DVDs/Tapes/Video Games	2500	4000	
CDs/Records	2000	4000	
China Cabinet	1000	2000	
China/Crystal/Pottery	1000	2000	
Coffee Tables	700	2000	
Cushions	200	500	
Dining Suite	2500	4000	
Games Console(s)	1000	2000	
Liquor	350	700	
Lounge Suite/Chairs	4000	8000	
Silverware	1500	3000	
Sky Decoder	350	600	
Stereo/Radio	3000	6000	
Television	2000	5000	
Video/DVD Player	900	2000	
Wall Unit	2000	4000	
Wine/Wine Rack	500	2000	
Other			
Total	27000	54800	

Bathroom			
	Average Value	Above Average Value	Your Value
Electric Shaver	100	200	
Hair dryer/Straighteners	200	450	
Medicines/First Aid	150	250	
Perfumes	200	400	
Scales	50	100	
Toiletries/Cosmetics	400	800	
Other			
Total	1100	2200	

Kitchen			
	Average Value	Above Average Value	Your Value
Cook Books	250	500	
Cutlery	1000	2000	
Dishwasher	1500	2500	
Electrical Appliances			
- Blender	80	150	
- Breadmaker	200	320	
- Coffee Maker	250	1000	
- Food Mixer	450	1000	
- Food Processor	400	750	
- Frypan/Croc Pot	150	250	
- Jug/Kettle	100	150	
- Microwave	500	850	
- Mini Oven/Grill	150	350	
- Sandwich Maker	85	150	
- Toaster	90	150	
- Other			
Food	1000	2000	
Fridge	2000	4000	
Fridge Contents	250	500	
Glassware/Crockery	2000	3500	
HighChair	250	750	
Kitchen Scales	100	200	
Knives	200	750	
Placemats/Coasters	100	250	
Pots/Pans/Bowls	1000	2500	
Stereo/TV	500	1000	
Table & Stools	700	1500	
Utensils	350	1000	
Other			
Total	13655	28070	



Laundry			
	Average Value	Above Average Value	Your Value
Brooms/Mops/Buckets	100	150	
Cleaning Materials	100	200	
Clothes Dryer	700	1300	
Iron	80	120	
Ironing Board	60	100	
Vacuum Cleaner	500	1000	
Washing Machine	800	1800	
Other			
Total	2340	4670	

Master Bedroom			
	Average Value	Above Average Value	Your Value
Blankets/Duvets/Pillows	800	2000	
Desks/Chests	500	1500	
Dressing Tables/Tallboys	1800	3000	
Electric Blanket	100	250	
Main Bedroom Suite	2500	5000	
Mattress	500	1000	
Radio/Stereo/Alarm Clock	100	300	
TV	500	1000	
Other			
Total	6800	14050	

Clothing and Footwear			
	Average Value	Above Average Value	Your Value
Adult – Female	7000	10000	
Adult – Male	5000	7000	
Child under 10	1000	2000	
Child over 10	2000	4000	
Total	15000	23000	

Other Bedrooms			
	Average Value	Above Average Value	Your Value
Beds/Mattresses	1000	3000	
Blankets/Duvets/Pillows	500	1000	
Books	250	500	
Buggy/Pram/Pushchair	300	800	
Cot/Baby Furniture	1000	2000	
Desks/Chests	500	1000	
Dressing Tables/Tallboys	750	1500	
Electric Blankets	100	300	
Radio/Stereo/Alarm Clock	100	300	
Toys	500	2000	
Other			
Total	5000	12400	

Garage/Shed			
	Average Value	Above Average Value	Your Value
BBQ	500	1500	
Bicycles	2000	4000	
Camping Gear	2000	4000	
Chilly bin	250	500	
Freezer	500	1200	
Freezer Contents	350	600	
Garden Tools/Hose	200	500	
Ladders/Wheelbarrows	400	600	
Lawnmower	900	3000	
Outdoor Furniture	1000	4000	
Outdoor Gas Heater	600	1000	
Tools/Power Tools	2000	3500	
Unfixed Swimming or Spa Pool	3500	8000	
Other			
Total	14200	32400	

Personal			
	Average Value	Above Average Value	Your Value
Bags/Suitcases/Wallets	600	1000	
Camera	500	2000	
Collections (stamps/coins)	1000	2000	
Dentures	2000	3000	
Glasses/Contact Lenses	500	1000	
Golf Clubs	500	2000	
Hearing Aids	1500	4000	
Hobby Equipment	500	1000	
Ipods/MP3 Players	350	700	
Jewellery/Watches	3000	6000	
Mobile Phones	500	1000	
Musical Instruments	1000	2000	
Photographs/Albums	500	1000	
Sunglasses	200	1000	
Sports & Fitness Equipment	1000	2000	
Telephones	500	300	
Video Camera	1000	2500	
Other			
Total	15150	32500	

Office			
	Average Value	Above Average Value	Your Value
Bookcase	500	1000	
Computer Software	1000	2000	
Computer/Laptop (each)	2000	4000	
Desk & Chairs	650	1500	
Filing Cabinet	200	600	
Printers/Faxes/Scanners	500	1000	
Stationery	100	200	
Other			
Total	4950	10300	

Special Items	
Please list any special or specified items here	Your Value
Total	

Summary			
	Average Value	Above Average Value	Your Value
Major Furnishings	17400	32400	
General	15500	29400	
Living & Dining	27000	54800	
Bathroom	1100	2200	
Kitchen	13655	28070	
Laundry	2340	4670	
Master Bedroom	6800	14050	
Clothing & Footwear	15000	23000	
Other Bedrooms	5000	12400	
Garage/Shed	14200	32400	
Personal	15150	32500	
Office	4950	10300	
Special Items			
Sub-total	138095	276190	
Add 5% for inflation and purchases	6905	13810	
Total	145000	290000	

PLEASE PRESS TO CALCULATE

PRESS TO CLEAR

FURTHER OPPORTUNITIES

- Monument offers generous discounts when you insure any two or more of the following with us: house, contents, motor vehicle or boat.
- You can receive lower premiums when you choose an excess higher than the standard one.
- Monument automatically 'tops up' the Earthquake Commission insurance.

IMPORTANT

This brochure is a guide only and should be used along with policy wordings.

Monument is underwritten by NZI, a business division of IAG New Zealand Limited and Vero Insurance New Zealand Limited

*Based on a 160sqm house.