

Masterpiece

Contents Sum Insured Checklist

Helping You Get the Right Cover for Your Contents

When it comes to insuring your home contents two of the challenges faced are firstly, knowing what to include and secondly, calculating an accurate replacement cost. To assist with this process, Chubb is pleased to provide you with a Contents Sum Insured Checklist which is designed to help you identify all of your possessions that require insuring, thereby enabling you to arrive at an accurate total sum insured.

Completing The Contents Checklist

The checklist groups home contents into logical categories. All you need to do is estimate the total value of your contents for each section based on either the full retail purchase price for recently acquired items or an estimate of the current replacement cost for previously acquired items.

The checklist should ideally be completed prior to the appraisal of your home and discussed with our Risk Consultant during the home appraisal. If you have difficulties completing the checklist our Risk Consultants can assist you during the inspection.

It is a good idea to use photographs to keep accurate records of the contents of your home. These should be stored together with this checklist in a secure place - preferably a fireproof safe - or electronically within a secure and recoverable environment.

We suggest that you review your Contents Sum Insured Checklist annually when your policy renews and whenever you make significant changes to the contents in your home. Another important time to review your contents is following the purchase of a new home. Doing this will reflect the true current value of your possessions and assist with maintaining an accurate insurance policy.

What About Your Precious Or Valuable Items?

It is important that you consider itemising your valuable possessions under the Valuable Articles section of the Masterpiece Policy. By doing this, you will receive extra cover for these items so that in the event of a covered loss, we can either repair the item or reimburse you for an amount up to the value we have agreed upon.

It is particularly important to consider insuring your jewellery and silverware in this way as coverage for these items is limited to \$50,000 and \$100,000 respectively per loss under the General Contents section of the Masterpiece Policy. Other category restrictions also apply under the General Contents section so you should consult your insurance broker for further clarification.

Want More Information?

If you would like more information about our Contents Sum Insured Checklist please contact your insurance broker or insurance intermediary.

Address:	Policy No:
Furniture (excluding built- in furniture)	
Entry/Hallways	\$
Formal Lounge room	\$
Formal Dining room	\$
Study/Den	\$
Family room	\$
Kitchen/Meals	\$
Bedrooms	\$
Rumpus/Games room	\$
General	\$
Total Furniture	\$
Clothing, Shoes & Accessories	
Adult Clothing	\$
Adult Shoes & Accessories (bags, cufflinks, sun glasses)	\$
Children Clothing	\$
Children Shoes & Accessories	\$
Total Clothing	\$
General Household Items	
Fixed Carpets, Blinds & Curtains	\$
Rugs	\$
Ornaments (photo frames, porcelain figurines, mirrors, vases)	\$
Formal Glassware & Dinner Services	\$
Linen/Bedding (towels, sheets, doonas, pillows)	\$
Audio/Visual Equipment (TV's, DVD players, music and home theatre systems, video game consoles)	\$
Personal Computers/Laptops/Tablets/Phones & Camera Equipment	\$
Books (novels, cookbooks, scholastic, historical)	\$
Children's Effects (toys, board games, electronic games)	\$
Laundry Appliances (washing machine, dryer, vacuum cleaner)	\$
Kitchen Appliances - not built in (non plumbed refrigerator, wine fridge, coffee machine, microwave, food processor, toaster)	\$
Kitchenware (pots/pans, crockery/cutlery, utensils)	\$
Sports/Gym Equipment (bikes, golf clubs, surf boards, watercraft)	\$
Wine	\$
Pantry/Fridge Contents (perishable and non-perishable foods)	\$
Garden Equipment (lawn mower, leaf blower, hedge trimmer)	\$
Outdoor Furniture (outdoor settings, umbrellas, BBQ, pot plants)	\$
Garage/Tools (power tools, hand tools, car accessories)	\$
Total General Household Items	\$

Valuable Items	
Artwork	\$
Antiques & Chandeliers	\$
Jewellery/Watches	\$
Silverware	\$
Sporting Memorabilia/Collections	\$
Musical Instruments	\$
Total Valuables	\$
Any Other Items	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Total Other Items	
Totals	
Furniture	\$
Clothing, Shoes & Accessories	\$
General Household Items	\$
Valuable Items	\$
Other Items	\$
Total of all Contents	\$

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 33,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to insure as well as individuals purchasing travel and personal accident insurance. With five branches and more than 800 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at www.chubb.com/au.

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