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What figure should I have?

It's a good idea to check your contents sum insured to see if you still have adequate cover. If you had a total loss and everything was lost, how much would it cost to replace?

Look inside for our room by room contents calculator that will help you to work out your contents sum insured.

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Using the checklist below, go from room to room, carefully estimating what it would cost to replace every item new at today's prices. When it is difficult to establish the right figure yourself, e.g. for valuables or antiques, a valuation by an expert may be necessary. Enter the figures in the boxes on the checklist, when you are finished add up the figures and you have the total sum insured you need:

CHECKLIST	Lounge	Dining Room	Kitchen	Hall, Stairs, Landing	Main Bedroom	2 nd Bedroom	3 rd Bedroom	Bathrooms/ Toilet	Other Rooms	Garage & Outbuildings
Carpets, rugs and floor coverings										
Furniture: tables, chairs, stools, suites, cabinets, sideboards, bookcases, bedroom, bathroom and kitchen furniture										
Soft furnishings, curtains and their fittings, cushions										
Household appliances, cooker, refrigerator, freezer, washing machine, vacuum cleaner, electrical goods, heaters										
Cooking utensils and provisions, cutlery, china, glass, food, drink, fuel										
Leisure: sports equipment, cycles, books, DVDs, games. CDs, musical instruments, toys										
Household linen: bedding, towels, table cloths										
Clothing, shoes, handbags, suitcases and luggage										
TVs, radios, cameras, audio, visual, and computer equipment										
Valuables: Articles of gold, silver or other precious metals, precious stones, clocks, watches, jewellery, furs, pictures and works of art, collections of stamps, coins or medals										
Other items including contents of lofts and attics										
Sub Totals										

Total: £