



SPECIFIED ITEMS

With contents cover there are items that have a limit for claim payouts on them unless they are specifically covered on the policy. This is called being “specified”. This adds a small amount of extra premium but it means that the item is covered at its actual value not the policy limit. For example the limit for jewellery is \$3000 for a piece of jewellery, so if it was worth 6K and was stolen you would only get \$3000, but if we specify it, then the \$6000 is what is covered.

The items that need to be specified and their value limits are:

1. Any item of jewellery over \$3,000 or if all Jewellery (where each piece is worth less than \$3,000) is greater than \$15 000 or 15% of the total sum insured whichever is the greater figure.
2. Photographic, digital, or video camera equipment over \$3,000
3. Bicycles, drones, canoes, kayaks, surf boards, surf skis, kite surfers, paddle boards, or windsurfers over \$3,000
4. Motor and marine parts including children’s car seats while out of the vehicle or boat if they are over \$2,000 in total
5. Remote-controlled scale models if over \$2,000 in total
6. Coins, cards, or stamps over \$1,000 or a collection of those items over \$3,000
7. Unset precious or semi-precious gemstones or minerals, gold or silver bullion or ingots, or precious metals over \$1,000
8. 8. All money, negotiable securities, certificates, documents, and travel tickets over \$1,000 in total

Therefore, if you have any items that exceed the limits listed above, we need to know what the item is, the value, and ideally a photo and valuation of it (photo not needed for quotation but recommended for the policy when put in place, and valuation is likely needed for the policy).

Item	Description	Value
Total		

Beyond that, if you have any items of special value to you, or large collections (i.e. record collection, DVDs, comics etc), then we can have them noted on the policy. In this situation, a list of the items and their value can be supplied to me, ideally with photos. Noting an item does not cost more but it’s a good way to get it sorted now so you don’t have to do as much at claim time.

Item	Description	Value
Total		

If you have any questions need advice on this, don’t hesitate to get in touch with your DUX Adviser.

Domestic Contents Valuation Guide



What are your contents really worth?

You might be surprised when you add it up!

It really is worth the time to work out the value of your contents. You need to consider in advance what the cost will be to replace all your contents — from socks to crock-pots to make-up and sports gear.

This handy valuation guide will help you work out the value of items that you own. We have provided approximate values for major items in a typical home, showing both an average cost and a high quality cost, to help you decide what your contents are worth.

You should check your policy wording to see what you are covered for and whether it's for 'replacement' or 'indemnity' (depreciated) value. Your wording will also indicate items that have limits, need to be specified or require valuations, such as jewellery.

Make sure you have the best policy and the right level of cover in place in case the unthinkable happens and you lose everything in your house.

If you would like help to understand the different policies on offer or you have misplaced your policy wording and would like one sent out to you, please call our customer services team on **0800 505 905**.

Insured name _____

Policy number _____

Living/Dining	Average value	High quality value	Your value
Antique Furniture	1200	2200	
Bookcase, Shelves, Shelving Units	1750	4000	
Books (Hardcover, softcover, cookbooks)	1000	2000	
Buffet Table/Drinks Cabinets	1200	3000	
Coffee Table	700	1500	
Cushions	300	500	
Dining Table & Chairs	2000	7000	
DVD Player, Game Consoles, Games	1000	2000	
Entertainment Unit	750	2500	
Lounge Chairs	1500	3000	
Lounge Suite	3000	5000	
Highchair	250	500	
Silverware, Crystal, Special Dining Set	1000	3000	
Stereo & Audio Equipment	1000	5000	
Television	1000	5000	
Wine/Alcohol	300	800	
Other			
Around The Home			
Heaters & Fans	500	1000	
Dehumidifier	600	750	
Artwork & Ornaments	800	4000	
Indoor Pots & Plants	500	2000	
Lamps & Light Fittings	1000	2000	
Rugs	300	1000	
Curtains & Blinds	3000	10,000	
Mirrors	300	700	
Photo Albums & Photo Frames	750	3000	
Other			
Bedroom (per room)			
Bed Frame/Mattress	1500	5000	
Bed Linen, Pillows & Blankets	500	1500	
Television & Audio	500	1000	
Baby Furniture	1200	3000	
Bookcase & Books	1000	1500	
Dressers & Misc Furniture	500	1500	
Bedside Tables	250	750	
Other			
Kitchen			
Fridge	1200	2500	
Freezer	1000	2000	
Dishwasher	1200	2000	
Microwave	300	1000	

Kitchen (continued)	Average value	High quality value	Your value
Jug/Kettle	80	250	
Toaster/Sandwich Press	150	300	
Coffee Maker, Grinder & Accessories	700	1500	
Electric Frying Pans	150	300	
Food Processor/Mixer/Blender	150	750	
Mini Oven/Griller	200	400	
Slow Cooker/Pressure Cooker	100	250	
Deep Fryer/Air Fryer	80	200	
Other Appliances			
Pots & Pans	400	1000	
Mixing Bowls & Tools	200	500	
Crockery & Cutlery	1000	2200	
Glassware & Plasticware	250	1000	
Food (frozen, fridge, pantry)	500	1000	
Servingware (platters, bowls, etc)	100	300	
Tea & Coffee Accessories (teapot, frenchpress, etc)	100	400	
Other			

Office, Hallway & Storage

Console Table	300	500	
Computer/Laptop	1000	2000	
Software & Computer Accessories	300	700	
Linen Cupboard Supplies	1500	3000	
Office Desk & Chair	500	1000	
Bookshelves, Filing Cabinets & Contents	350	700	
Supplementary Items in Storage	300	700	
Attic/Basement Items in Storage	500	1000	
Suitcases & Luggage	800	1500	
Other			

Bathroom & Laundry

Toiletries/Cosmetics	650	1600	
Hairdryer/Curler/Straightener	300	750	
Electric Razor	100	200	
Towels	300	450	
Bathroom Scales	100	150	
First Aid/Medicines	200	330	
Washing Machine	1500	2000	
Dryer	800	1000	
Iron/Ironing Board/Clothes Basket	150	300	
Linen Cupboard Contents	2000	3000	
Brooms & Mops	100	150	
Vacuum Cleaner	400	800	
Cleaning Equipment/Materials	200	300	
Other			

Garage, Workshop & Outdoors	Average value	High quality value	Your value
Chest Freezer/Spare Refrigeration	300	750	
Garden Tools/Hose	500	1000	
Ladder(s)	150	500	
Lawnmower	1000	2500	
Power Tools	1000	3000	
Hand Tools	250	1000	
Wheelbarrow	200	400	
Camping Equipment	1000	4000	
Chilly Bins	250	500	
Pots & Planters	500	1000	
Outdoor Heater	500	2000	
Outdoor Furniture	1000	3000	
BBQ	500	3500	
Sporting Equipment*	500	3000	
Bicycles*, Scooters, Skateboards	1000	3000	
Spa/Unfixed Swimming Pool	1000	10,000	
Other			

Personal & Recreational Items

Cellphones (per person)	750	2000	
Tablets/Portable Consoles (per person)	1000	2000	
Headphones	100	500	
Clothing: Adult	6000	16,000	
Clothing: Children (per child)	4000	7000	
Handbags/Purses/Briefcases	600	2000	
Glasses/Contact Lenses/Sunglasses	750	2000	
Hearing Aids/Dentures	1500	3000	
Jewellery & Watches*	4500	8000	
Prams/Child Accessories	1000	3000	
Toys	300	600	
Hobby Equipment	500	2000	
Collections (Stamp, Coin, Card etc)*	1000	2000	
Musical Instruments	500	2000	
Photography Equipment*	1500	3000	
Other			

Total

**Item may need to be specified, please refer to your policy wording for limits*

The values listed are indicative only. Make sure you assess your own situation when completing this contents checklist.

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