

Benefits of completing this guide

This guide has been designed to help you establish the correct sums to be insured and to obtain the maximum benefit of our tailored premium calculation.

You will obtain the full protection from your policy and avoid underinsurance if the total sums insured are adequate at all times. We cannot be expected to pay more than the selected sums insured in the event of a loss. We want you to have peace of mind in the knowledge that if the worst does happen you will be properly reimbursed to replace the items that have been stolen or destroyed.

Contents

We recommend that you obtain a full professional inventory and valuation. The alternative is to assess the total value of your possessions using this guide.

Making reference to the check lists which follow, go through each room not forgetting the conservatory, loft, garage, outbuildings and cellar. Carefully estimate what it would cost to replace every item new at today's prices.

This section of your policy is inflation protected.

Fine art and antiques, jewellery and watches

We ask you to estimate separately the values of special possessions so that you can take advantage of our tailored premium calculation.

Professional valuations or receipts will be required for individual items of jewellery, gold, silver, curios or clocks valued at £5,000 or more, and £15,000 in respect of paintings or antique furniture. We recommend that you review the value of these items regularly. The cost of replacing fine art, antiques, jewellery and other valuables is likely to fluctuate.

This section of your policy is not inflation protected.

Buildings of your home

Your home should be insured for its full rebuilding cost which may differ from the market value.

The sum insured must be adequate to cover the rebuilding costs of your house, garage, domestic outbuildings, greenhouses, conservatories, walls, fences, gates, hedges, ornamental ponds, fountains, patios, terraces, steps, hot tubs, permanently installed swimming pools, hard tennis courts, driveways and paths together with all the permanent fittings such as central heating and double glazing. Include an allowance for site clearance and professional fees. The best approach is to ask for a professional valuation but this guide will assist you to calculate your own sum insured.

This section of your policy is inflation protected.

Summary

When you have completed the check lists, please transfer the totals to the Summary on page 4.

Contents

Drawing room	Your estimate
Curtains, carpets and rugs	£
Three piece suites and chairs	£
Sideboards, pianos and other furniture	£
TV, Hi Fi, video equipment and CD players	£
Personal computers, computer games and accessories	£
Cassettes, tapes, records and discs	£
Book cases and tables	£
Mirrors, ornaments, lamps and clocks	£
Other items	£
Total	£

Dining room	Your estimate
Curtains, carpets and rugs	£
Tables and chairs	£
Sideboards and other furniture	£
Mirrors, ornaments, lamps and clocks	£
Crockery and cutlery	£
Other items	£
Total	£

Study	Your estimate
Curtains, carpets and rugs	£
Desk and chairs	£
Book cases and tables	£
TV, Hi Fi, video equipment and CD players	£
Personal computers	£
Cassettes, tapes, records and discs	£
Mirrors, ornaments, lamps and clocks	£
Other items	£
Total	£

Contents

Hall, stairs, landing and linen cupboard Your estimate

Curtains, carpets and rugs	£
Furniture	£
Mirrors, ornaments, lamps and clocks	£
Blankets, towels and household items	£
Clothing and all other personal effects	£
Total	£

Kitchen/utility room Your estimate

Washing machine and tumble dryer	£
Cooker, microwave and dishwasher	£
Tables and chairs	£
Floor coverings and curtains	£
Crockery, cutlery, tools and utensils	£
Electrical appliances	£
Refrigerator and freezer	£
Refrigerator and freezer contents	£
Food and drink	£
Other items	£
Total	£

Master bedroom & bathroom (en suite) Your estimate

Curtains, carpets and rugs	£
Beds and bedding	£
Bedroom furniture	£
Mirrors, ornaments, lamps and clocks	£
Bathroom furniture and cabinets	£
Floor coverings and blinds	£
Clothing and other personal effects incl. furs	£
Total	£

Other bedrooms/dressing rooms Your estimate

Curtains, carpets and rugs	£
Beds and bedding	£
Bedroom furniture	£
Mirrors, ornaments, lamps and clocks	£
Clothing, toys and other personal effects	£
Total	£

Other bathrooms Your estimate

Bathroom furniture and cabinets	£
Floor coverings and blinds	£
Linen	£
Other items	£
Total	£

Conservatory, garage, outbuildings, loft and cellar Your estimate

Garden tools	£
DIY tools	£
Lawnmowers/Tractor Mowers	£
Quad bikes/Go karts	£
Saddlery and Tack	£
Garden furniture	£
Other items	£
Total	£

Summary - Contents

	Your estimate
Drawing room	£
Dining room	£
Study	£
Hall, stairs and landing	£
Kitchen/utility room	£
Master bedroom & bathroom (en suite)	£
Other bedrooms/dressing rooms	£
Other bathrooms	£
Conservatory, garage, outbuildings, loft and cellar	£
Personal effects not included elsewhere	£
Contents total	£

Valuations

If you are unsure about the value of your Contents, Fine Art and Antiques, Jewellery and Watches we would recommend that you give consideration to having a full inventory and valuation carried out. We have negotiated discounted fees for our Executive Home policyholders with the following valuers:

Andrew Acquier	020 7353 6440
Gurr Johns	020 7839 4747
Quastel Associates	0870 9020 940
Seymour's	020 7493 2662

Further information can be supplied on request.

Fine art and antiques, jewellery and watches

Your estimate

Antique and designer furniture	£
Paintings, drawings, etchings, maps, prints and photographs	£
Books and manuscripts	£
Tapestries and rugs	£
Clocks and barometers	£
Curios and objets d'art	£
Statues and sculptures	£
Stamps, coins and medals	£
Other collectable property	£
China, glassware and porcelain	£
Household gold, platinum, pewter and silverware including plate	£
Guns	£
Jewellery and watches	£

**Fine art and antiques,
jewellery and watches total**

£

Buildings of your home

Buildings sum insured

The sum insured should be based upon the total square footage area of your home (worked out from its external measurements) multiplied by the cost of rebuilding for your size of home and location.

Enter the figures for your home below - in feet

Length of house	Width of house	Floor area	No of storeys	Total square footage area
<input style="width: 60px; height: 25px;" type="text"/>	x	<input style="width: 60px; height: 25px;" type="text"/>	=	<input style="width: 60px; height: 25px;" type="text"/>
			x	<input style="width: 60px; height: 25px;" type="text"/>
				= <input style="width: 60px; height: 25px;" type="text"/>

From the chart on page 7 multiply the total square footage area by the rebuilding cost per square foot which applies most closely to your property and location.

Total square footage area	Rebuilding cost per square foot	Rebuilding cost of your property
<input style="width: 100px; height: 25px;" type="text"/>	x	<input style="width: 100px; height: 25px;" type="text"/>
		= £ <input style="width: 100px; height: 25px;" type="text"/>

Remember to allow for the following:

Conservatories/Greenhouses + £

Garages + £

The rebuilding costs for garages (other than integral) can range from £3,450 for a single pre-fabricated to around £11,400 for a double detached in brick.

Cellars + £

Allow a rebuilding cost of £20.50 per square foot if it is small or £16.50 per square foot if large.

Extra storeys + £

If your house has a third storey, allow for the extra rebuilding cost as follows. Multiply the floor area of this third storey by the rebuilding cost for your location (as you have done above) and allow 75% of your answer as the extra rebuilding cost.

Paths, drives, patios, terraces, steps, walls, gates, fences, hedges, hard tennis courts, ornamental ponds, fountains, hot tubs and permanently installed swimming pools + £

NB - The rebuilding cost table is only suitable for properties that are built of brick with a slate or tiled roof.

Buildings Total = £

Listed Buildings

If your home is a Listed building we recommend that you seek a professional valuation.

How much would it cost to rebuild your home?

Regions

1	London and Channel Islands*
2	South East
3	North West, South West, Eastern & Scotland
4	East Midlands, West Midlands, Yorkshire & Humber, North East, Wales and Northern Ireland**

*Building costs in the Channel Islands tend to be as high as those in London but they are affected by particular local conditions.

**Building costs in Northern Ireland are considerably lower than in the rest of the UK and may be 20% below the costs given for Region 4.

You should seek local advice if your home is in the Channel Islands or Northern Ireland.

NOTES: This chart is based on information supplied by the Building Costs Information Service of the Royal Institution of Chartered Surveyors. It provides information on five different house types depending on their age, size and location. The figures are based on current materials and techniques for houses of average quality and include an allowance for central heating, site clearance and professional fees. It is impossible to cover all circumstances and the chart is unsuitable for certain types of property including the following:

- properties which are built of stone or materials other than brick
- properties with more than two storeys or with basements and cellars (but see page 6 for a guide)
- flats, because there are wide differences in construction and responsibilities for shared parts
- houses with special design features or greater size than those described in the chart.
- houses containing hazardous materials e.g. asbestos, likely to require special precaution/treatment following damage or demolition.
- houses which are considered to be historic or are Listed buildings, which will almost certainly have to be rebuilt to their original design using identical materials.

If your home is in any of these categories you should seek professional advice.

Costings in £ per square foot (external floor area)												
Detached house	PRE 1920			1920-1945			1946-1979			1980-date		
	Large	Medium	Small	Large	Medium	Small	Large	Medium	Small	Large	Medium	Small
Region 1	104.50	113.00	115.00	100.50	106.00	108.50	83.00	91.00	93.50	82.50	82.00	90.00
	92.50	100.00	102.00	89.00	93.50	96.00	73.50	80.50	83.00	73.00	72.50	80.00
	83.00	90.00	91.50	80.00	84.50	86.50	66.00	72.50	74.50	65.50	65.50	72.00
	80.50	87.00	88.50	77.00	81.50	83.50	64.00	70.00	72.00	63.50	63.00	69.50
	Typical area sq.ft	3450	1700	1300	2550	1350	1050	2550	1350	1050	2400	1400
Semi-detached house	103.50	106.00	107.00	109.00	105.50	106.00	79.50	84.00	89.50	87.00	89.00	95.50
	91.50	94.00	95.00	96.50	93.50	94.00	70.00	74.00	79.00	77.00	79.00	84.50
	82.50	84.50	85.50	87.00	84.00	84.50	63.00	67.00	71.50	69.00	71.00	76.50
	79.50	81.50	82.50	84.00	81.00	81.50	61.00	64.50	69.00	67.00	68.50	73.50
	Typical area sq.ft	2300	1650	1200	1350	1150	900	1650	1350	1050	1600	900
Detached bungalow	107.00	100.50	104.50	89.50	93.00	97.50	93.00	94.00	96.50	93.00	94.00	96.50
	95.00	89.00	92.50	79.50	82.00	86.00	82.50	83.00	85.50	82.50	83.00	85.50
	85.50	80.00	83.00	71.50	74.00	77.50	74.00	74.50	77.00	74.00	74.50	77.00
	82.50	77.50	80.50	69.00	71.50	75.00	71.50	72.00	74.50	71.50	72.00	74.50
	Typical area sq.ft	1650	1400	1000	2500	1350	1000	1900	950	750	1900	950
Semi-detached bungalow	110.00	106.50	103.00	87.50	90.00	96.50	90.00	101.50	106.50	90.00	101.50	106.50
	97.00	94.50	91.50	77.50	79.50	85.50	79.50	90.00	94.50	79.50	90.00	94.50
	87.50	85.00	82.00	69.50	71.50	77.00	71.50	81.00	85.00	71.50	81.00	85.00
	84.50	82.00	79.50	67.50	69.00	74.50	69.50	78.50	82.00	69.50	78.50	82.00
	Typical area sq.ft	1350	1200	800	1350	1200	800	950	550	500	950	550
Terraced house	113.00	111.50	111.50	109.50	109.00	109.00	79.00	86.00	95.00	91.00	94.00	93.50
	100.00	99.00	98.50	96.50	96.50	96.50	70.00	76.00	84.00	80.50	83.00	83.00
	90.00	89.00	89.00	87.00	87.00	87.00	63.00	68.50	76.00	72.50	75.00	74.50
	87.00	86.00	86.00	84.00	84.00	84.00	61.00	66.00	73.50	70.00	72.50	72.00
	Typical area sq.ft	1650	1350	1050	1350	1050	850	1650	1300	900	900	750

All the figures in the chart are based on houses of average quality and finish and might need adjusting. For example, if your house is of higher quality, with luxury kitchen and sanitary fittings, floor and wall finishes and double glazing, your final figure would need to be increased by up to 25%