Contents checklist

ami insurance
People helping people

The colour coding on the tables below relates to the **Premier Contents** policy. Grey items are covered for **full repair** or **replacement value** – i.e. up to the cost of buying a brand new replacement item) **if under 10 years old**.^ Pink items are covered for up to **full replacement value if under 5 years old**^ and blue items are covered for **market value** – i.e the item's current value, allowing for its age and condition immediately before the loss or damage happened.

Lounge	Average Value	Above Average Value	Your Value
Bookcases	430	975	
Books/DVDs	1,080	2,700	
CDs/Cassettes/Records	1,080	2,160	
Coffee Tables	510	865	
Lounge Suite/Chairs	2,700	4,320	
Stereo/Radio	864	1,620	
Television	1,620	3,240	
Video/DVD Player/Digital Decoder/Hi-Fi System	650	1,080	
Game Console/ Accessories/Games	760	1,620	
Musical Instruments	500	1,500	
Wall Unit	756	1,500	
Other	0	0	
Total	**10,950**	**21,580**	

Storage/Garage	Average Value	Above Average Value	Your Value
Bicycles	810	1,620	
Camping Gear	540	1,080	
Freezer	864	1,080	
Freezer Contents	432	756	
Garden Equipment	540	1,080	
Ladders/Wheelbarrows	324	540	
Lawnmower	540	864	
Linen	540	1,080	
BBQ/Outdoor Furniture	648	1,620	
Sewing Machine	380	810	
Machine/Overlocker	540	1,080	
Tools	648	2,160	
Vacuum Cleaner	324	650	
Other	0	0	
Total	**7,130**	**14,420**	

Bedrooms	Average Value	Above Average Value	Your Value
Baby Furniture	1,080	1,620	
Beds/Mattresses	2,754	4,320	
Blankets/Duvets/Quilts/ Pillows	1,080	1,620	
Books	540	1,080	
Desks/Chests	540	1,080	
Dressing Tables/Tallboys	1,080	2,160	
Electric Blankets	216	324	
Main Bedroom Suite	2,110	2,700	
Pram/Pushchair	432	756	
Radios/Alarm Clocks	160	324	
Toys	648	1,296	
Other	0	0	
Total	**10,640**	**17,280**	

Dining Room	Average Value	Above Average Value	Your Value
Cabinet	864	1,080	
China/Crystal/Pottery	675	1,300	
Dining Suite	1,295	2,160	
Liquor	324	650	
Silverware	432	1,080	
Other	0	0	
Total	**3,590**	**6,270**	

Kitchen	Average Value	Above Average Value	Your Value
Coffee Machine	162	324	
Cutlery	216	432	
Dishwasher	1,080	1,620	
Food	540	1,080	
Food Mixer	200	324	
Food Processor	162	270	
Fridge	1,296	1,944	
Frypan/Crockpot	216	324	
Glassware/Crockery	324	540	
Jug/Kettle	86	108	
Microwave	325	432	
Other Electrical Appliances	330	540	
Pots/Pans/Bowls	378	648	
Radio	108	184	
Sandwich Maker	86	108	
Table and Stools	324	540	
Toasters	65	108	
Utensils	162	324	
Other	0	0	
Total	**6,060**	**9,850**	

Laundry	Average Value	Above Average Value	Your Value
Brooms/Mops/Buckets	54	108	
Cleaning Materials	108	162	
Clothes Dryer	540	648	
Iron	76	108	
Ironing Board	54	86	
Washing Machine	918	1,188	
Other	0	0	
Total	**1,750**	**2,300**	

Personal	Average Value	Above Average Value	Your Value
Bags/Suitcases/Wallets	540	940	
Binoculars	216	330	
Cameras*	540	1,080	
Clothing at least	5,400	8,775	
Computer Software	810	1,620	
Cosmetics	540	650	
Electric Shaver/Hair Dryer	162	325	
Footwear at least	1,080	2,160	
Home Computer/ Laptop	1,553	2,371	
Tablet	503	870	
Jewellery/Watches*	3,240	5,400	
Photographs/Albums	540	1,080	
Spectacles	264	426	
Sunglasses	40	138	
Sports Equipment/ Sleeping Bags	648	2,160	
Toiletries	216	540	
Video Camera/ Camcorder*	1,080	1,350	
Dentures	1,080	2,160	
Other	0	0	
Total	**18,452**	**32,375**	

General	Average Value	Above Average Value	Your Value
Carpets/Rugs	4,320	8,640	
Clocks	108	216	
Curtains/Blinds	2,700	5,400	
Cushions	162	324	
Heaters/Fans	270	540	
Light Fittings	540	972	
Lamps	367	670	
Medicine Cabinet Contents	216	324	
Mirrors	216	540	
Ornaments	540	1080	
Paintings/Pictures*	540	1,620	
Pot Plants/Holders	216	540	
Telephones	216	325	
Cell Phones	540	756	
Hearing Aids	1,998	5,805	
MP3 Players	324	540	
Other	0	0	
Total	**13,273**	**28,292**	

Specified items

- List collections of stamps, medals, phone cards and coins over $2,000
- List any work of art with a value over $2,000
- List any camera or video camera and its accessories with a value of more than $2,000
- List any jewellery, watch or unset precious stones with a value of more than $1,000

	Your Value
Total	

Summary	Average Value	Above Average Value	Your Value
Lounge	10,950	21,580	
Storage/Garage	7,130	14,420	
Bedrooms	10,640	17,280	
Dining Room	3,590	6,270	
Kitchen	6,060	9,850	
Laundry	1,750	2,300	
Personal	18,452	32,375	
General	13,273	28,292	
Specified Items			
Total	**71,845**	**132,367**	
Add 5% for inflation and purchases	3,592	6,618	
Your estimate (A)	**75,437**	**138,985**	

Your current contents cover (B)	<$XX,XXX>
Top up amount (A minus B)	

* Areas that you can have items listed as specified items.

The values listed are indicative only, as at February 2013 and do not constitute a recommendation or financial advice. Make sure you assess your own situation when completing this contents checklist. ^In most cases items purchased or obtained second-hand are covered for market value. Please refer to your insurance policy wording for the full terms and conditions of your policy.