

Interactive Contents Calculator

Our guide on how to use it

Lloyd &
Whyte

Private Client

It's easy to underestimate the total value of your home's contents.

This interactive contents calculator will help you identify and estimate the value of the possessions within each room of your property.

The list below will help you review which items fall into which category. This list is not exhaustive but will provide a bit more guidance to help you use the calculator effectively.

The items below and throughout the calculator correspond to areas of cover and inner limits within our policy.

Item	Helpful Tips
Furniture	Sofas, chairs, tables, display cabinets, bookcases
Carpets / Curtains / Soft Furnishings	Cushions, tapestries, antique textiles, rugs
Wall Fixtures	Artworks, pictures, clocks, barometers, prints, maps
Lighting	Fixed light fittings, chandeliers, lamps
Electrical and/or Gas Equipment	Oven, electric mixer, coffee maker, kettle
Collections / Antiques	Curios, objets d'art, coins
Ornaments / Sculptures	Porcelain, statues, taxidermy
Crockery / Glassware	Crockery, cutlery, glasses
Electrical Equipment	Televisions, sound systems, DVD players, computer equipment
White Appliances	Washing machines, tumble dryer, fridge, freezer, microwave
Kitchenware	Pots and saucepans, mixing bowls, colanders
Gold / Silverware	Silver cutlery, silver serving platters, silver dishes and any other collections
Food and Drink	Include fridge and freezer contents, cupboard stores
Wines / Spirits	Any collections of wines or spirits
Clothing and Shoes	Include accessories such as belts, hats and scarves, furs, handbags
Jewellery	Include watches, cuff links
Musical Instruments	Pianos, guitars, brass, wind instruments
Luggage	Suitcases, vanity boxes
Toiletries	Perfumes, aftershaves, beauty products
Sports Equipment / Guns	Golf clubs, tennis rackets, fishing rods, riding gear, weight machines
Garden Furniture	Tables, chairs, barbeque, heated lamps, hot tubs, benches
Garden Equipment	Lawn mowers, hedge trimmers, strimmers, garden, DIY tools
Plants / Ornaments	Plants, plant pots, bird tables, statues
Other Items	Storage items, e.g. toys, books, CD's, DVD's etc

Upstairs	Bedroom 1	Bedroom 2	Bedroom 3	Bedroom 4	Bedroom 5	Bathroom / En suite	Attic / Loft	TOTAL
Furniture								
Carpets / Curtains / Soft furnishings								
Wall Fixtures								
Lighting								
Collections / Antiques								
Ornaments / Sculptures								
Luggage								
Clothing / Shoes								
Furs								
Jewellery								
Toiletries								
Musical Instruments								
Other Items								
TOTAL								

[CLICK HERE TO CALCULATE MY CONTENTS](#)

GRAND TOTAL £

Here's a quick list of the things that are most likely to be under-insured. Therefore it is worth being extra careful when valuing these items:-

1. Clothing and personal effects, including designer clothing, accessories and golf clubs
2. Antiques
3. Curtains, carpets and soft furnishings
4. Collections, including wines and stamps
5. Glassware and ceramics
6. Works of art
7. Light fittings, including chandeliers
8. Inherited items, including furniture and pictures
9. Christmas decorations
10. Pictures and picture frames (sometimes worth more than the pictures themselves)

Sourced from: Aviva Distinct Wealth Checklist 10.2013

*Where possible, please try to consider how much it would cost to replace your possessions for brand new versions.

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