

## ARE YOUR POSSESSIONS CORRECTLY INSURED?

Our experience shows that many people have great difficulty in establishing the correct sums insured for their possessions. This problem can be further complicated with the effects of inflation on replacement values. This can lead to problems in the event of a claim, as no insurer will pay more than the selected sum insured in the event of a loss. Many will even apply penalties if they deem you to be underinsured.

Your cover with us is on a "New for Old" basis and hence the sums insured should be calculated on that basis. In order to assist you to establish the correct sums insured for your possessions, we have prepared the following check-list which should help you arrive at the correct figure

| RECEPTION ROOMS               | Your estimate |
|-------------------------------|---------------|
| Sofas, chairs                 | €             |
| TV & video equipment          | €             |
| Hi-Fi, PC                     | €             |
| Bookcase (inc. books), tables | €             |
| Cassettes, CDs & records      | €             |
| Clocks, ornaments, lamps      | €             |
| Piano & musical instruments   | €             |
| Curtains, carpets, blinds     | €             |
| Other items                   | €             |
| <b>TOTAL</b>                  | <b>€</b>      |

| DINING ROOM                 | Your estimate |
|-----------------------------|---------------|
| Tables, chairs              | €             |
| Clocks, ornaments, lamps    | €             |
| Sideboards, other furniture | €             |
| China, glass, cutlery       | €             |
| Curtains, carpets           | €             |
| Other items                 | €             |
| <b>TOTAL</b>                | <b>€</b>      |

| STUDY                         | Your estimate |
|-------------------------------|---------------|
| Desk, chairs                  | €             |
| Clocks, ornaments, lamps      | €             |
| TV, video, Hi-Fi, PC          | €             |
| Cassettes, CDs & records      | €             |
| Curtains, carpets             | €             |
| Bookcase (inc. books), tables | €             |
| Other items                   | €             |
| <b>TOTAL</b>                  | <b>€</b>      |

| KITCHEN / UTILITY ROOM             | Your estimate |
|------------------------------------|---------------|
| Washing machine, tumble dryer      | €             |
| Dishwasher, fridge, freezer        | €             |
| Food, drink                        | €             |
| Cooker, microwave                  | €             |
| Table, chairs                      | €             |
| Crockery, cooking utensils         | €             |
| Electrical appliances              | €             |
| Curtains, blinds & floor coverings | €             |
| Other items                        | €             |
| <b>TOTAL</b>                       | <b>€</b>      |

| HALL / STAIRS / LANDING           | Your estimate |
|-----------------------------------|---------------|
| Furniture                         | €             |
| Blankets, towels, household items | €             |
| Ornaments                         | €             |
| Curtains and blinds               | €             |
| Carpets and floor coverings       | €             |
| Other items                       | €             |
| <b>TOTAL</b>                      | <b>€</b>      |

| MASTER BEDROOM & BATHROOM (EN SUITE) | Your estimate |
|--------------------------------------|---------------|
| Beds and bedding                     | €             |
| Bedroom furniture                    | €             |
| Clocks, lamps, mirrors               | €             |
| Curtains and blinds                  | €             |
| Carpets and floor coverings          | €             |
| Other items                          | €             |
| <b>TOTAL</b>                         | <b>€</b>      |

| 2 <sup>ND</sup> BEDROOM     | Your estimate |
|-----------------------------|---------------|
| Beds and bedding            | €             |
| Bedroom furniture           | €             |
| Clocks, lamps, mirrors      | €             |
| Curtains and blinds         | €             |
| Carpets and floor coverings | €             |
| Other items                 | €             |
| <b>TOTAL</b>                | <b>€</b>      |

| 3 <sup>RD</sup> BEDROOM     | Your estimate |
|-----------------------------|---------------|
| Beds and bedding            | €             |
| Bedroom furniture           | €             |
| Clocks, lamps, mirrors      | €             |
| Curtains and blinds         | €             |
| Carpets and floor coverings | €             |
| Other items                 | €             |
| <b>TOTAL</b>                | <b>€</b>      |

| OTHER BEDROOMS              | Your estimate |
|-----------------------------|---------------|
| Beds and bedding            | €             |
| Bedroom furniture           | €             |
| Clocks, lamps, mirrors      | €             |
| Curtains and blinds         | €             |
| Carpets and floor coverings | €             |
| Other items                 | €             |
| <b>TOTAL</b>                | <b>€</b>      |

| BATHROOMS           | Your estimate |
|---------------------|---------------|
| Bathroom furniture  | €             |
| Curtains and blinds | €             |
| Floor coverings     | €             |
| Other items         | €             |
| <b>TOTAL</b>        | <b>€</b>      |

| GARAGE / OUTBUILDINGS | Your estimate |
|-----------------------|---------------|
| Garden tools          | €             |
| DIY tools etc         | €             |
| Lawnmower             | €             |
| Garden furniture      | €             |
| Other items           | €             |
| <b>TOTAL</b>          | <b>€</b>      |

| FINE ART / ANTIQUES / COLLECTIBLES | Your estimate |
|------------------------------------|---------------|
| Pictures and antique furniture     | €             |
| Porcelain, statues and glass       | €             |
| Silver clocks, precious metals     | €             |
| Stamp collections                  | €             |
| Coin collections                   | €             |
| Sculptures                         | €             |
| Books                              | €             |
| Other items                        | €             |
| <b>TOTAL</b>                       | <b>€</b>      |

| TOTALS                    |   |
|---------------------------|---|
| Reception rooms           | € |
| Cocina / lavadero         | € |
| Dining room               | € |
| Hall / Stairs / Landing   | € |
| Study                     | € |
| Master bedroom / bathroom | € |
| 2nd bedroom               | € |
| 3rd bedroom               | € |
| Other bedrooms            | € |

| PERSONAL EFFECTS   |          |
|--|----------|
| Clothes, furs, cameras (inc. camcorders etc), binoculars, articles of a personal nature, portable radios and TVs, sports equipment, cycles. NOT including jewellery (including costume jewellery) and watches. |          |
| Husband's  | €        |
| Wife's   | €        |
| Children's   | €        |
| <b>TOTAL</b>   | <b>€</b> |

| VALUABLES  |          |
|--|----------|
| Jewellery (including costume jewellery) and watches. |          |
| Husband's  | €        |
| Wife's   | €        |
| Children's   | €        |
| Items in the bank                                    | €        |
| <b>TOTAL</b>   | <b>€</b> |

|                           |          |
|---------------------------|----------|
| Bathrooms                 | €        |
| Garage / outbuildings     | €        |
| Personal effects          | €        |
| Money                     | €        |
| General contents total    | €        |
| Valuables total           | €        |
| Fine art / antiques total | €        |
| <b>GRAND TOTAL</b>        | <b>€</b> |