



# QBE Home Insurance Valuation Guide

This guide is designed to help provide some information on how to estimate the amounts to be insured when you complete the QBE Home Cover proposal. This guide provides general information only and may not reflect your particular requirements.

## Your house checksheet

The table below helps give an indication on how to calculate the size of your house. Please note that the measurements provided are estimates only. Prior to completing the QBE Home Cover proposal you should check your own house size. You may also wish to seek advice from a local builder, building valuer or engineer on current rebuilding costs for your home.

TYPE OF DWELLING	SIZE ESTIMATE SQ.M	YOUR HOME SIZE	REBUILDING COST ESTIMATE (PER SQ. M.)	REPLACEMENT SUM INSURED
Small: 2 bedrooms or less	93			
Modest: 3 bedrooms	121			
Medium: 4 bedrooms	158			
Large: 4 bedrooms/2 storey	232			
Extra Large: 5 bedrooms plus /2 storey	325			

## Basis of settlement

Please refer to QBE or your insurance adviser for the basis of settlement and sub-limits applying to specific items as these may vary in each market.

Replacement value is based on the replacement sum insured. If you insure for the full replacement value of rebuilding or repairing the home, include all fixtures and fittings. Take into account outbuildings such as garage and structural improvements such as driveways, in-ground swimming pool and fencing. Allowing for demolition, removal of debris, professional fees and extras such as fences, carport, etc, should be included in these costs. If you do not know the current rebuilding cost in your area, please seek advice from a local builder, building valuer or engineer.

## Your contents checklist

The contents of your home are valuable and you want to make sure you are fully covered. To assist you in estimating the value of your contents we are providing a checklist. Please note: this checklist is provided as a guide only and may not include all the items in your home you wish to cover. We suggest that you go through your home to collate a list of all the items you wish to cover and based on that list, complete your estimated value for each item and then insert the total sum you want to insure in your QBE Home Cover proposal.

ITEMS	EST. VALUE
<b>Lounge room /dining room</b>	
Lounge suite	
Coffee table	
Other furniture	
Entertainment equipment <sup>1</sup>	
Artefacts	
Other items	
Tables, chairs, units	
<b>Subtotal</b>	
<b>Main bedroom</b>	
Bedroom suite	
Dressing table	
Wardrobes	
Other furniture	
<b>Subtotal</b>	
<b>Other bedrooms</b>	
Beds	
Bedroom furniture	
Desks and chairs	
Other items	
<b>Subtotal</b>	
<b>Laundry</b>	
Washing machine/ dryer	
Vacuum cleaner / heater	
Other items	
<b>Subtotal</b>	

ITEMS	EST. VALUE
<b>General</b>	
Carpets / floor coverings	
Curtains / blinds	
Painting / pictures	
Linen	
Sewing machine	
Suitcases	
Lamps, light fittings	
Other items	
Works of art <sup>2</sup>	
Curios	
Cameras, video equipment	
Computer, printer, fax equipment	
Musical instruments and music	
Dinner sets, glassware	
<b>Subtotal</b>	
<b>Personal</b>	
Clothing	
Shoes	
Accessories	
Childrens toys	
Jewellery <sup>2</sup>	
Sporting equipment	
<b>Subtotal</b>	

ITEMS	EST. VALUE
<b>Kitchen</b>	
Dishwasher	
Microwave	
Fridge / freezer	
Appliances	
Pots, pans, bowls	
Plates, crockery	
Cutlery	
Utensils	
Food	
Other items	
<b>Subtotal</b>	
<b>Outdoor</b>	
Garden equipment	
Garden tools	
Shed	
BBQ & outdoor furniture	
Lawn mower	
Above ground pool	
Pool equipment	
Satellite dish	
<b>Subtotal</b>	
<b>Total estimated value</b>	

<sup>1</sup> Entertainment equipment means one or more sound or visual entertainment systems in your home including each individual item like a television, radio, video player or projector, CD player, DVD player, amplifier or speakers, and all accessories.

<sup>2</sup> Valuations (to be not more than two years old) are required for items of jewellery and artwork. Please refer to QBE or your insurance adviser for the exact limits as these may vary in each market.

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