

The Price of Peace of Mind

Undervalue Your Contents and You Could be Left Out in the Cold

How much do you think it would cost to replace the contents of your home or rebuild it in the case of extreme damage? The value you have in mind might not be enough to rebuild and replace your current home and contents.

It's not uncommon to be 50 per cent under the replacement value of your belongings; what you paid for them might be much less than it now costs to replace them. Plus, many capital cities have experienced property booms that have led to an increase in construction costs over the past five years. The rate of increase varies by city, but some have had a 40 per cent increase in the cost of building construction over the past 5 years. With this in mind, does your current level of protection provide enough for you to be able to rebuild your home and replace your belongings in today's market?

Capricorn Mutual wants to help you to gain peace of mind when it comes to your level of protection. Complete the Calculator on the following pages to see if you should consider increasing your protection.

CAPRICORN
MUTUAL



Your insurance alternative

Home Contents Calculator

Capricorn Mutual's Personal protections for your home and contents are based on replacement values. The first step is to identify the level of protection you need.

- Walk through every room in your home and assign values to each item based on what it would cost to replace that item now.
- Write anything additional and include the value.
- Calculate the subtotal for each room and then the grand total for your home.
- Compare this figure to your current level of protection.

FITTINGS

& GENERAL CONTENTS

	YOUR ESTIMATE	TYPICAL ESTIMATE
Paintings/Wall Hangings	\$	500-3000
Fitted Carpets	\$	2000-9000
Rugs	\$	200-1000
Curtains & Blinds	\$	1500-8000
Cushions	\$	200-400
Ornaments	\$	500-1000
Antiques	\$	
Clocks	\$	100-500
Subtotal	\$	

LOUNGE

	YOUR ESTIMATE	TYPICAL ESTIMATE
Lounge Suite	\$	1500-5000
Television	\$	600-10,000
DVD/VCR	\$	400-900
Stereo	\$	300-3000
CDs (____ @ \$ ____ ea)	\$	
DVDs (____ @ \$ ____ ea)	\$	
Lamps	\$	200-500
Coffee Table/Occasional Furniture	\$	200-1000
Paintings/Works of Art/Ornaments	\$	500-2000
Wall Unit	\$	500-3000
Subtotal	\$	

DINING ROOM

	YOUR ESTIMATE	TYPICAL ESTIMATE
Dining Suite	\$	1000-5000
Buffet/Wall Unit	\$	500-3000
Subtotal	\$	

KITCHEN

	YOUR ESTIMATE	TYPICAL ESTIMATE
Refrigerator & Contents	\$	1000-3000
Dishwasher	\$	900-1500
Freezer & Contents	\$	500-1500
Microwave Oven	\$	200-700
Small Appliances	\$	500-1750
Pots & Pans	\$	300-600
Crockery	\$	200-800
Cutlery & Utensils	\$	200-500
Glassware	\$	200-700
Food	\$	300-800
Bench Stools	\$	200-500
Cookbooks	\$	200-500
Kitchen Table & Chairs	\$	250-1000
Plasticware	\$	200-700
Subtotal	\$	

FAMILY ROOM

	YOUR ESTIMATE	TYPICAL ESTIMATE
Lounge Suite	\$	1500-5000
Television	\$	600-10,000
DVD/VCR Player	\$	400-900
Stereo	\$	300-3000
CDs (____ @ \$ ____ ea)	\$	
DVDs (____ @ \$ ____ ea)	\$	
Lamps	\$	200-500
Coffee Table/Occasional Furniture	\$	200-1000
Wall Unit & Contents	\$	500-3000
Toys, Games, Books & Hobby Items	\$	1000-3000
Subtotal	\$	

MASTER BEDROOM

	YOUR ESTIMATE	TYPICAL ESTIMATE
Bed	\$	500-2000
Mattress	\$	400-1500
Manchester (quilts, blankets, sheets, pillows, underlays)	\$	500-1000
Dressing & Bedside Tables	\$	500-2000
Furniture	\$	200-600
Wardrobe	\$	400-900
Television	\$	400-1000
Other	\$	
Subtotal	\$	

BEDROOMS

	YOUR ESTIMATE	TYPICAL ESTIMATE
Beds	\$	200-500
Mattresses	\$	200-400
Manchester (quilts, blankets, sheets, pillows, underlays)	\$	200-400
Furniture	\$	200-400
Personal Stereo	\$	100-500
Television/s	\$	400-1000
Other	\$	
Subtotal	\$	

STUDY

	YOUR ESTIMATE	TYPICAL ESTIMATE
Desk	\$	200-500
Chairs	\$	100-500
Filing Cabinet	\$	100-500
Computer/s & Software	\$	2000-6000
Bookcases	\$	300-600
Sewing Equipment	\$	500-700
Subtotal	\$	

PERSONAL ITEMS

	YOUR ESTIMATE	TYPICAL ESTIMATE
Jewellery	\$	
Watches	\$	
Shoes & Clothing	\$	4000-10,000
Luggage, Handbags & Wallets	\$	300-1500
Make-up, Perfumes & Colognes	\$	300-1000
Medical Cabinet & Contents	\$	200-500
Hairdryers, Shavers & Toiletries	\$	150-750
Money	\$	
Hearing Aids	\$	
Spectacles & Sunglasses	\$	200-1000
Mobile Phones	\$	200-1000
Organisers	\$	500-1000
Subtotal	\$	

COLLECTABLES

	YOUR ESTIMATE	TYPICAL ESTIMATE
Stamp Collections	\$	
Coin Collections	\$	
Trophies/Medals	\$	
Antiques	\$	
Curios	\$	
Unset Gemstones, Precious Stones	\$	
Gold or Silver Ingots, Bullion &/or Nuggets	\$	
Subtotal	\$	

HOUSEHOLD GOODS & OUTDOOR ITEMS

	YOUR ESTIMATE	TYPICAL ESTIMATE
Vacuum Cleaner	\$	250-1000
Washing Machine	\$	700-1200
Cleaning Utensils	\$	100-300
Iron and Board	\$	100-300
Mops & Brooms	\$	50-150
Clothes Dryer	\$	300-700
Exercise Equipment	\$	500-3000
Cameras, Video Recorders	\$	200-2000
I-pods, MP3 players	\$	200-500
Musical Instruments	\$	200-2000
Towels & Linen	\$	400-1200
Mirrors, Pictures, Photos	\$	200-1000
Plant Pots	\$	200-700
Ornamental Pots	\$	300-1000
Lawn Mower, Hoses & Garden Tools	\$	500-2000
BBQ	\$	200-1000
Outdoor Furniture	\$	350-2500
Camping/Beach Equipment	\$	500-1000
Play Equipment (trampoline, swings, etc.)	\$	200-500
Bicycles & Sporting Equipment	\$	500-3000
Canoe/Kayak/Dinghy (non-mechanical/less than three metres)	\$	
Garden Lights	\$	500-1000
Tools (of trade, drills, hammers, etc.)	\$	500-2000
Unattached Vehicle Accessories or Spare Parts	\$	100-1000
Subtotal	\$	

OTHER

\$

TOTAL: \$

Remember that some items may be subject to limitations for protection, so it's a good idea to read Part 6 of the Product Disclosure Statement, which sets out the limitations of the protections available.

General advice warning

Any advice in this article does not take into account any of your particular objectives, financial situation or needs. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and needs.

Before you make any decision about the matters addressed in this article, you should obtain and read the Capricorn Mutual Product Disclosure Statement.

Typical Estimate figures are a guide only and your estimate should be based on the value of your specific belongings.

Hints and Tips

Here are some tips that will help you to increase the security in your home, potentially deter burglars and also help to reduce your stress in the unfortunate event that you do need to make a claim.

- Always lock your home when going out, even if you are only visiting a neighbour. It is even a good idea to keep doors and also windows locked when you are home but are in a separate part of the house or out in the garden.
- Have deadlocks installed to main entry doors. This will make it hard for large objects to be removed from your home if an intruder finds an alternative entry point to your home.
- Security screen doors offer security as well as the ability to let fresh air through your home, especially in summer. They can be fitted with mesh that allows you to see out, but intruders can't see in.
- All windows should be fitted with keyed locks or security grills. Even small and upper level windows are a risk if not properly secured.
- Keep your front yard as uncluttered as possible — excess shrubbery and clutter create more opportunity for burglars to hide or gain entry to your home unnoticed.
- Ensure your yard and home is well lit. Install sensor lights that are movement activated and check your doors and pathways are well lit at night.

- If you are out, leave some lights on inside to give the impression that you are home, and consider investing in timers so lights will automatically come on if you are late home or away for long periods of time.
- It is a good idea to photograph special items such as jewellery, antiques and other valuables for use in the event of a loss.
- Record any serial numbers of items such as white goods, hi-fi and electronic equipment, bicycles and gardening equipment. Keeping a list of your CD and DVD collections can be useful in the event you need to replace them.
- Re-assessing the value of your belongings each year will keep you in touch with the current value of your goods. The time spent doing this is a small price to pay for peace of mind. Doing the same exercise for your commercial premises makes good sense too.

There are many more things that you can do in and around your home to reduce the opportunity for potential intruders. For more detailed information try visiting these websites:

Australia – www.crimeprevention.gov.au

New Zealand – www.police.govt.nz/safety

Your state police or Neighbourhood Watch websites are also good reference points for additional information on security topics and any free services that may be available in your area.

www.capricornmutual.com
1800 007 022 (Australia)
0800 555 303 (New Zealand)

Capricorn Mutual Limited | ACN: 104 601 194 | AFS licensee: 230038 | 75 Mill Point Road, South Perth WA 6151 | info@capricornmutual.com

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