

GARAGE/GARDEN SHED

Outdoor Furniture	\$
Camping/Ski Equipment	\$
Hand and Electric Tools	\$
Bicycles, Trampolines, Swings	\$
Luggage, Barbeque, Ladders	\$
Sporting Equipment, Lawn Mower	\$
Wheelbarrow, Hoses	\$
Garden Tools	\$
Portable Garden Shed and Swimming Pools	\$
SUB TOTAL	\$

JEWELLERY, FURS, CURIOS, WORKS OF ART AND ITEMS CONTAINING GOLD & SILVER

(The RACT Insurance Contents policy has a limit on jewellery, furs, curios and works of art of \$1,000 for any one item. However, you can insure for their full value if they are itemised and supported with a current valuation.)

COIN, STAMP AND MEDAL COLLECTION

(If cover is required for collections of coin, stamps, etc. these must be supported by a catalogue of valuation.)

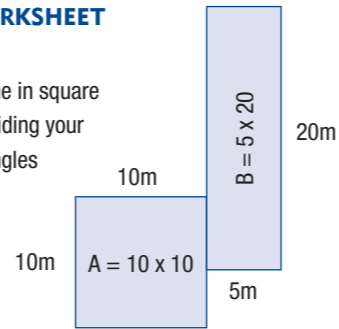
MISCELLANEOUS

Books, Pot Plants, Portable Heaters, etc.	\$
Other Items	\$
SUB TOTAL	\$
TOTAL SUM INSURED	\$

HOME VALUATION WORKSHEET

How to measure your home

Calculate the size of your home in square metres. You can do this by dividing your house into squares and rectangles to make it easier to measure (see diagram on right).



Record the area of each square or rectangle and add them up to get the total area of your house.

If you already know the area of your home in 'squares' convert to square metres by multiplying it by 9.3.

Construction cost per sq. metre

Standard brick veneer	\$1,780
Double brick	\$2,020
Timber or other material	\$1,710

Construction costs per square metre include the cost of rebuilding your home along with standard improvements such as paths, fences, sheds and carports.

Calculate your home's current replacement value:

Multiply the size of your home (in square metres) by the construction cost per square meter	= \$
Add non-standard structural improvements, (e.g. large sheds, in-ground swimming pools, outdoor sauna)	= \$
Replacement value of home	= \$

Important Notes:

Please keep in mind that these figures are a guide only. You may wish to obtain independent advice to determine a more accurate sum insured. A builder or architect may be able to assist you with this.

Homes with unusual or expensive construction methods may be significantly higher than the figures shown above. Steep slopes will also increase the costs of rebuilding.

The cost of building houses increases all the time, so you should remember to allow for those increases when you renew your policy.

RACT Insurance Pty Ltd

ABN 96 068 167 804
AFS Licence No. 299 076

Customer Service: 13 27 22

RACT Offices

- Hobart**
Cnr Murray & Patrick Streets
 - Launceston**
Cnr York & George Streets
 - Devonport**
119 Rooke Street Mall
 - Burnie**
24 North Terrace
 - Rosny Park**
Rosny Mall, 2 Bayfield Street
 - Glenorchy**
Cnr Main Road & Terry Street
 - Kingston**
Shop 49A Channel Court
- www.ract.com.au

Home & Contents Valuation Guide



Solved.



Fm 506-11/08
★ 0318

Before you take out Home Building & Contents insurance you need to work out how much cover you will need.

Even if you already have Home Building & Contents insurance, it can be worthwhile reviewing your cover from time to time to make sure the cover you have meets your needs. This is especially the case if, for example, you have added an extension to your home or have recently upgraded your fixtures, fittings and contents.

This guide is designed to help you calculate the replacement costs of your Home Building & Contents. **It is intended only as a guide.** You should also consider whether you need a professional valuation by contacting an architect, builder or other valuation experts.

A GUIDE TO CALCULATING THE REPLACEMENT VALUE OF YOUR HOME

The replacement cost of your home may vary depending on its design, features, fixtures and fittings. In this brochure, we've outlined a guide designed to help you calculate the replacement costs of your home.

GUIDE TO CALCULATING YOUR SUM INSURED FOR RACT INSURANCE CONTENTS POLICY

At RACT Insurance, we replace your contents new for old, so when working out the values of your contents items, think of what it would cost to buy them new today.

The best way to arrive at the sum insured is to go room by room, listing the contents and their current replacement cost. And, remember, if you have items of jewellery, watches, cameras, clothing, handbags, spectacles and other personal effects that you regularly take away from home with you, you should consider taking out an RACT Insurance Personal Effects Policy.

ENTRANCE HALL

Furniture	\$.....
Pictures	\$.....
Ornaments	\$.....
SUB TOTAL	\$.....

LOUNGE ROOM

Lounge Suite	\$.....
Ornaments, Vases	\$.....
Stereo/Hi-Fi Equipment	\$.....
Wall Unit	\$.....
Records, Cassettes, CDs, DVDs	\$.....
Coffee Tables, Lamp Tables	\$.....
Television	\$.....
VCR/DVD	\$.....
Clocks	\$.....
Crystal/China Cabinet	\$.....
SUB TOTAL	\$.....

DINING ROOM

Dining Suite	\$.....
Sideboard	\$.....
Cutlery	\$.....
Dinner Sets	\$.....
Silverware	\$.....
Glassware	\$.....
Wine/Spirits	\$.....
SUB TOTAL	\$.....

KITCHEN

Microwave	\$.....
Refrigerator	\$.....
Freezer	\$.....
Crockery	\$.....
Cutlery	\$.....
Saucepans, Ovenware	\$.....
Storage Containers	\$.....
Kettle, Toaster, Coffee Machine	\$.....
Pots & Pans	\$.....
Frozen Food, Pantry Food	\$.....
Utensils/Gadgets	\$.....
Television, Stereo	\$.....
SUB TOTAL	\$.....

BATHROOM

Toiletries	\$.....
Medicines, First Aid Kit	\$.....
Scales	\$.....
Hair Dryers, Electric Razor	\$.....
SUB TOTAL	\$.....

LAUNDRY

Washing Machine	\$.....
Dryer	\$.....
Vacuum Cleaner	\$.....
Ironing Board, Iron	\$.....
Mops, Brooms	\$.....
Washing Baskets, Pegs	\$.....
Cleaning Fluids, Wash Powder	\$.....
SUB TOTAL	\$.....

MASTER BEDROOM

Bedroom Suite	\$.....
Dressing Table	\$.....
Wardrobe	\$.....
Ornaments, Photo Frames	\$.....
Lamps, Clocks, Radios	\$.....
Television, VCR/DVD, Stereo	\$.....
Walk in Robe, incl. Clothes, Shoes	\$.....
SUB TOTAL	\$.....

ENSUITE

Toiletries	\$.....
Medicines, First Aid Kit	\$.....
Scales	\$.....
Hair Dryers, Electric Razor	\$.....
SUB TOTAL	\$.....

BEDROOM 1

Bedroom Suite	\$.....
Dressing Table	\$.....
Wardrobe	\$.....
Desk, Chair	\$.....
Lamps, Clocks, Radios	\$.....
Mirror, Prints, Pictures	\$.....
Books, Toys, Games	\$.....
Clothing, Shoes	\$.....
SUB TOTAL	\$.....

BEDROOM 2

Bedroom Suite	\$.....
Dressing Table	\$.....
Wardrobe	\$.....
Desk, Chair	\$.....
Lamps, Clocks, Radios	\$.....
Mirror, Prints, Pictures	\$.....
Books, Toys, Games	\$.....
Clothing, Shoes	\$.....
SUB TOTAL	\$.....

LINEN

Bath Towels, Hand Towels	\$.....
Bath Mats, Bed Linen, Quilts	\$.....
Doona Covers, Blankets	\$.....
Table Linen, Place Mats	\$.....
SUB TOTAL	\$.....

CURTAINS/BLINDS

Entrance, Lounge, Dining, Kitchen, Bathroom, Laundry, Bedrooms, Family Room, Other	\$.....
SUB TOTAL	\$.....

CARPETS/RUGS

Entrance, Lounge, Dining, Kitchen, Bathroom, Laundry, Bedrooms, Family Room, Other	\$.....
--	---------

LIGHT FITTINGS/LAMPS

Entrance, Lounge, Dining, Kitchen, Bathroom, Laundry, Bedrooms, Family Room, Other	\$.....
--	---------

PICTURES/ARTWORK

Entrance, Lounge, Dining, Kitchen, Bathroom, Laundry, Bedrooms, Family Room, Other	\$.....
--	---------

FAMILY/RUMPUS ROOM

Computer/Computer Games	\$.....
Board Games	\$.....
Lounge Suite	\$.....
Wall Unit	\$.....
Television, VCR/DVD, Stereo	\$.....
Pool Table	\$.....
Coffee Table, Lamp Tables	\$.....
SUB TOTAL	\$.....