It is easy to under-estimate how much your belongings are worth. That is why we have provided this helpful home contents replacement cost calculator. It will help you to arrive at an estimate of how much contents cover you may need. Remember that the sum insured / cover you choose should represent the full replacement value of all of your contents in the home. Items such as jewellery and watches may require a separate valuation.

The best way to do this is to complete the following room list with everything you have in and around your home. Be sure to include things you have made as well as anything that has been given to you because these things will need to be replaced too. You are able to type your answers into this calculator and save it onto your computer at any point while you are completing it by clicking the "Save" button on the forms.

Living room contents calculator		
Sofa/furniture		
Hi-Fi		
Television		
Video/DVD player		
Games console/games		
Flooring		
Lighting/lamps		
Curtains		
Other		
Living room total		

Dining room contents calculator		

Kitchen contents calculator		
Moveable furniture		
Electrical appliances (excl. integrated/fixed items)		
Fridge/freezer (excl. integrated/fixed items		
Washing machine (excl. integrated/fixed items)		
Tumble dryer (excl. integrated/fixed items)		
Cooker/hob/oven (excl. integrated/fixed items)		
Microwave (excl. integrated/fixed items)		
Dishwasher (excl. integrated/fixed items)		
Food/drink		
China/crockery		
Kitchen utensils		
Flooring (excl. fixed flooring)		
Lighting		
Curtains		
Other		
Kitchen total		

Main bedroom contents calculator

Bed/bedding/linen	
Furniture	
Clothes/accessories	
Shoes	
Make-up/toiletries	
Mirrors	
Television	
Video/DVD player	
Other electrical equipment	
Exercise equipment	
Flooring	
Lighting/lamps	
Curtains	
Main bedroom total	

All other bedroom(s) contents calculator		
Bed/bedding/linen		
Furniture		
Clothes/accessories		
Shoes		
Baby equipment		
Television (s)		
Video/DVD player (s)		
Other electrical equipment		
Flooring		
Lighting/lamps		
Curtains		
Other		
Other bedrooms total		

TowelsFurnitureFlooringLighting/lampsCurtains
Flooring Lighting/lamps
Lighting/lamps
Curtains
Other
Bathroom total

All other bathroom(s) contents calculator

Towels	
Furniture	
Flooring	
Lighting/lamps	
Curtains	
Other	
Bathroom total	

Outside the house contents calculator		
Bike/sports equipment		
Outdoor toys		
Garden tools		
Garden equipment		
Plants		
Furniture		
Television		
Outside the house total		

Entertainment contents calculator		
CDs/records		
Video/DVDs		
Books		
Computer/laptop/software		
Personal stereo/MP3 player		
Camera/video camera		
Toys/games		
Video/DVD player		
Other entertainment equipment		
Entertainment total		

Other items of value contents calculator	
Clocks	
Ornaments/antiques	
Paintings/pictures	
Jewellery/watches	
Telephones	
Vacuum cleaner	
Pram/pushchair	
Children's toys	
Exercise equipment	
Other	
Other items of value total	

Totals for Home Contents	Calculator	
Living room		
Kitchen		
Dining room		
Main bedroom		
All other bedroom(s)		
Bathroom room		
All other bathroom(s)		
Entertainment		
Outside the house		
Other items of value		
Other		
Totals for home contents		