

KNOW YOUR OWN WORTH



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DO YOU KNOW WHAT YOU'RE WORTH?

If you go through a full inventory of what you own and what it might be worth, you may be surprised.

If you don't insure your contents to their real value and something unexpected happens, you may not be able to replace all you have lost.

As the 'sum insured' on your policy is the maximum amount you can claim, it's very important that you have enough cover to cope with a serious loss.

Going through the exercise in this brochure will give you the information you need to work out your contents cover.

MAKING THIS BROCHURE WORK

We've put together a list of contents that we feel is representative of many New Zealand family homes – we refer to this list as our inventory. The values we've given are indicative only.

We recommend going from room to room in your house, writing down your estimate of what each item is worth.

Jewellery, antiques and fine art are more difficult to value – we suggest you contact your insurance broker to discuss the best way to value and insure these items.

The total amount of all the items added together represents how much contents cover you need. This is what your 'sum insured' should be.

PROTECTING WHAT MATTERS MOST TO YOU

We have three comprehensive contents policies for you to choose from.

NZI DISTINCTION – VALUING QUALITY

With NZI Distinction, you no longer need to worry about having the right amount of contents cover. This is because with NZI Distinction Contents, you will have open ended cover on your contents up to \$1 million – and more, if you require it.*

NZI Distinction, available via select brokers, also provides new for old replacement on most of your contents, regardless of age. A full range of benefits are included in your policy.

SUPERSURANCE CONTENTS – NEW FOR OLD

Supersurance® Contents provides new for old replacement on most of your household items, regardless of age.

If you take household effects temporarily with you to any part of New Zealand, we will cover them while they're away from home.

Depending on the item, we also provide cover for sudden accidental damage, or loss caused by many different causes.

HOUSEHOLDERS – GOOD PROTECTION FOR GREAT VALUE

Householders is our more straightforward, but still comprehensive, home contents policy.

It provides the perfect protection plan if you're flatting, have the contents of a second property you want to cover, or simply want good protection for great value.

Householders also covers accidental damage caused by a specific list of events (including fire, flood and burglary). It provides cover at your home address and will cover some items when you take them away with you.

* If you require cover above \$1 million, please speak to your broker who will be able to tailor a package to suit you.

GETTING SPECIFIC

With some more valuable items we've set limits that we think cover many situations. If, however, you have specific items that you want to insure for more value than these limits, please let your insurance broker know so that we can make sure the cover is adequate.

	Supersurance Contents	Householders	Distinction
Watch, piece (including set or pair) of jewellery (unspecified items)	\$2,000 per item \$15,000 in total	\$1,500 per item \$10,000 in total	\$10,000 per item \$1,000,000 in total
Camera, camcorder and their accessories (unspecified items)	\$2,000 per item \$15,000 in total	\$1,500 per item \$10,000 in total	\$5,000 per item \$1,000,000 in total
Bicycle, sports or camping equipment	\$1,500 per item	\$1,000 per item	\$1,000,000 in total
Portable musical instrument	\$1,500 per item	\$1,000 per item	\$1,000,000 in total
Portable communication equipment	\$1,500 per item	\$1,000 per item	\$1,000,000 in total

KNOWING WHAT YOU'RE WORTH

Here is our list of contents and indicative values for you to work through in order to figure out what your sum insured should be. If you think our values are not right, we've given you room to put in your estimate.

Kitchen		
	Guide Value	Your Value
Coffee Makers	400	<input type="text"/>
Cutlery	1,000	<input type="text"/>
Dishwasher	2,000	<input type="text"/>
Food	1,000	<input type="text"/>
Food Mixer	400	<input type="text"/>
Food Processor	400	<input type="text"/>
Fridge	2,000	<input type="text"/>
Frypan/Crockpot	150	<input type="text"/>
Glassware/Crockery	2,000	<input type="text"/>
Jug/Kettle	100	<input type="text"/>
Microwave	500	<input type="text"/>
Other Electrical Appliances	200	<input type="text"/>
Pots/Pans/Bowls	1,000	<input type="text"/>
Radio	150	<input type="text"/>
Sandwich Maker	80	<input type="text"/>
Table and Stools	700	<input type="text"/>
Toasters	80	<input type="text"/>
Utensils	350	<input type="text"/>
Other		<input type="text"/>
Total	12,510	<input type="text"/>

Dining Room		
	Guide Value	Your Value
China Cabinet	800	<input type="text"/>
China/Crystal/Pottery	1,000	<input type="text"/>
Dining Suite	2,500	<input type="text"/>
Liquor	350	<input type="text"/>
Silverware	1,000	<input type="text"/>
Other		<input type="text"/>
Total	5,650	<input type="text"/>

Personal		
	Guide Value	Your Value
Bags/Suitcases/Wallets	750	<input type="text"/>
Binoculars	300	<input type="text"/>
Camera	1,000	<input type="text"/>
Clothing	8,500	<input type="text"/>
Computer Software	2,000	<input type="text"/>
Cosmetics	750	<input type="text"/>
Electric Shaver/Hair Dryer	300	<input type="text"/>
Footwear	3,700	<input type="text"/>
Home Computer (each)	3,500	<input type="text"/>
Jewellery/Watches	3,500	<input type="text"/>
Photographs/Albums	500	<input type="text"/>
Spectacles/Sunglasses	600	<input type="text"/>
Sports & Fitness Equipment	2,000	<input type="text"/>
Toiletries	350	<input type="text"/>
Video Camera/Camcorder	2,500	<input type="text"/>
Other		<input type="text"/>
Total	30,250	<input type="text"/>

Laundry		
	Guide Value	Your Value
Brooms/Mops/Buckets	120	<input type="text"/>
Cleaning Materials	80	<input type="text"/>
Clothes Dryer	1,200	<input type="text"/>
Iron	100	<input type="text"/>
Ironing Board	100	<input type="text"/>
Washing Machine	1,500	<input type="text"/>
Other		<input type="text"/>
Total	3,100	<input type="text"/>

Storage/Garage

	Guide Value	Your Value
Bicycles	2,000	<input type="text"/>
Camping Gear	3,000	<input type="text"/>
Freezer	1,200	<input type="text"/>
Freezer Contents	600	<input type="text"/>
Garden Equipment	1,200	<input type="text"/>
Ladders/Wheelbarrows	450	<input type="text"/>
Lawnmower	900	<input type="text"/>
Linen	1,000	<input type="text"/>
Outdoor Furniture	1,000	<input type="text"/>
Sewing Machine/Overlocker	3,700	<input type="text"/>
Tools	3,500	<input type="text"/>
Vacuum Cleaner	700	<input type="text"/>
Other		<input type="text"/>
Total	19,250	<input type="text"/>

Bedrooms

	Guide Value	Your Value
Main Bedroom Suite	4,500	<input type="text"/>
Baby Furniture	800	<input type="text"/>
Beds/Mattresses/Pillows	5,000	<input type="text"/>
Blankets/Duvets/Quilts	1,600	<input type="text"/>
Books	2,500	<input type="text"/>
Desks/Chests	1,500	<input type="text"/>
Dressing Tables/Tallboys	1,800	<input type="text"/>
Electric Blankets	500	<input type="text"/>
Pram/Pushchair	300	<input type="text"/>
Radios	300	<input type="text"/>
Toys	500	<input type="text"/>
Other		<input type="text"/>
Total	19,300	<input type="text"/>

Lounge

	Guide Value	Your Value
Bookcases	1,500	<input type="text"/>
Books/DVDs/Tapes/Video Games	2,500	<input type="text"/>
CDs/Cassettes/Records	1,800	<input type="text"/>
Coffee Tables	700	<input type="text"/>
Lounge Suite/Chairs	4,500	<input type="text"/>
Stereo/Radio	3,000	<input type="text"/>
Television	2,000	<input type="text"/>
Video/DVD Player/Games Unit	900	<input type="text"/>
Wall Unit	2,000	<input type="text"/>
Other		<input type="text"/>
Total	18,900	<input type="text"/>

General

	Guide Value	Your Value
Carpets/Rugs*	10,500	<input type="text"/>
Clocks	300	<input type="text"/>
Curtains/Blinds	6,000	<input type="text"/>
Cushions	200	<input type="text"/>
Heaters/Fans	600	<input type="text"/>
Light Fittings/Lamps	1,900	<input type="text"/>
Medicine Cabinet Contents	80	<input type="text"/>
Mirrors	600	<input type="text"/>
Ornaments	600	<input type="text"/>
Paintings/Pictures	1,500	<input type="text"/>
Telephones	500	<input type="text"/>
Mobile Phones	750	<input type="text"/>
Other		<input type="text"/>
Total	23,930	<input type="text"/>

* Based on a 160 sqm house

Summary

	Guide Value	Your Value
Kitchen	12,510	<input type="text"/>
Dining Room	5,650	<input type="text"/>
Personal	30,250	<input type="text"/>
Laundry	3,100	<input type="text"/>
Storage/Garage	19,250	<input type="text"/>
Bedrooms	19,300	<input type="text"/>
Lounge	18,900	<input type="text"/>
General	23,930	<input type="text"/>
Special Items		<input type="text"/>
Total	132,890	<input type="text"/>
Add 5% for inflation & purchases	6,645	<input type="text"/>
Your Sum Insured	139,535	<input type="text"/>

PROVIDING YOU WITH PEACE OF MIND®

- NZI offers generous discounts when you insure any two or more of the following with us: house, contents, motor vehicle or boat.*
 - You can receive a lower premium when you choose an excess higher than the standard one.
 - Ask about our age related discounts. You may be entitled to premium discounts if you're aged 50 or over or even greater discounts if you're 60 or over.
 - NZI automatically 'tops up' the Earthquake Commission insurance.
- * For the NZI Distinction range, you must have a contents insurance policy for the discounts to apply.

IMPORTANT

This brochure is a guide only and should be used along with policy wordings.

NZI is a business division of IAG New Zealand Limited, a wholly owned subsidiary of Insurance Australia Group, Australasia's largest general insurer.

NZI was formed in 1859 and is one of New Zealand's largest and longest-serving fire and general insurance brands, providing a broad range of business, personal and rural insurance products to protect customers' assets from the unexpected.

NZI is also one of the largest commercial insurers in New Zealand with the largest broker distribution network in the country.