



Home Insurance made easy

Use our quick and easy insurance calculator

FITZPATRICK & CO
INSURANCE BROKERS PTY LTD

How much do I insure for?

Determining the appropriate level of household insurance can be a challenging task.

How much cover is enough?

How do I make sure I don't under insure?

And how do I avoid having too much insurance cover and hence pay an excessive premium?

All difficult questions for the inexperienced to answer.

At Fitzpatrick & Co., we care very much for our client's insurance needs and we want to make it as easy as possible for our clients to maintain the appropriate household insurance cover.

Before renewing your existing policy or taking out a new insurance cover, simply complete the Building Valuation Guide then complete the Contents Valuation Guide on the inside of this brochure.

Upon completion of your calculation guide, please contact our office if you need to revise your sums insured or terms of cover.

Contents Valuation Guide

A general rule of thumb is that the average contents value of a home should represent around 30% of your building replacement value. This of course will vary from person to person depending on the type of home contents that you may have ie. Antiques, Paintings etc.

To assist in the more accurate calculation of your contents sum insured, please complete the following guide.

A

	<i>Average New Value</i>	<i>Your Value</i>
Lounge Room		
Lounge Suite	2,500	\$ <input type="text"/>
Coffee Table	250	\$ <input type="text"/>
Wall Units	1,200	\$ <input type="text"/>
Television	1,000	\$ <input type="text"/>
Video/DVD	800	\$ <input type="text"/>
Stereo Equipment	2,000	\$ <input type="text"/>
DVDs/CDs/Tapes	1,000	\$ <input type="text"/>
Piano	500-5,000	\$ <input type="text"/>
Cushions/Rugs	800	\$ <input type="text"/>
Other		\$ <input type="text"/>
Sub Total	\$14,550	\$ <input type="text"/>

Dining Room

Table & Chairs	2,000	\$ <input type="text"/>
Wall Units	1,200	\$ <input type="text"/>
Table Linen	500	\$ <input type="text"/>
Dinnerware/Glassware/Cutlery	1,400	\$ <input type="text"/>
Other		\$ <input type="text"/>
Sub Total	\$5,100	\$ <input type="text"/>

Bedrooms

Single Beds	<i>Each</i> 800	\$ <input type="text"/>
Double/Queen Beds	<i>Each</i> 2,000	\$ <input type="text"/>
Bed Linen	2,400	\$ <input type="text"/>
Wardrobe (if not built in)	1,000	\$ <input type="text"/>
Clothes & Shoes - Adult	<i>Per Adult</i> 3,000	\$ <input type="text"/>
Clothes & Shoes - Children	<i>Per Child</i> 800	\$ <input type="text"/>

Average New Value

Your Value

Clocks/Radio Clocks	100	\$	<input type="text"/>
Dressing Table	1,500	\$	<input type="text"/>
Bedroom Chairs	400	\$	<input type="text"/>
Bedside Lamps	200	\$	<input type="text"/>
Other		\$	<input type="text"/>
Sub Total	\$12,200	\$	<input type="text"/>

Note: Allowance for each bedroom should be considered when calculating bedrooms.

Kitchen

Refrigerator	1,400	\$	<input type="text"/>
Freezer	800	\$	<input type="text"/>
Pots & Pans	200	\$	<input type="text"/>
Cutlery/Crockery/Glass	1,000	\$	<input type="text"/>
Food	800	\$	<input type="text"/>
Dishwasher (if not built in)	900	\$	<input type="text"/>
Kitchen Table & Chairs	800	\$	<input type="text"/>
Electrical Appliances <i>(Microwave/Processor/Jug/Toaster)</i>	1,000	\$	<input type="text"/>
Sub Total	\$6,900	\$	<input type="text"/>

Study/Utility Rooms

Iron & Board	100	\$	<input type="text"/>
Sewing Machine	200-500	\$	<input type="text"/>
Desks	500	\$	<input type="text"/>
Chairs	200	\$	<input type="text"/>
Computer/Printer/Scanner	2,000	\$	<input type="text"/>
Other		\$	<input type="text"/>
Sub Total	\$3,300	\$	<input type="text"/>

Bathrooms

Toiletries/Medical Cabinet	500	\$	<input type="text"/>
Bath Linen	1,000	\$	<input type="text"/>
Hairdryers/Electric Shavers	200	\$	<input type="text"/>
Other		\$	<input type="text"/>
Sub Total	\$1,700	\$	<input type="text"/>

	<i>Average New Value</i>	<i>Your Value</i>
Laundry		
Washing Machine	1,000	\$ <input type="text"/>
Dryer	400	\$ <input type="text"/>
Cleaners/Cleaning Utensils (Mops/Brooms)	300	\$ <input type="text"/>
Other		\$ <input type="text"/>
Sub Total	\$1,700	\$ <input type="text"/>

Garage		
Power Tools	400	\$ <input type="text"/>
Tools - Non-powered	200	\$ <input type="text"/>
Lawnmower	500	\$ <input type="text"/>
Electric Edger	200	\$ <input type="text"/>
Garden Tools	200	\$ <input type="text"/>
Ladder/Wheelbarrow	250	\$ <input type="text"/>
Paintbrushes & Rollers	100	\$ <input type="text"/>
Other		\$ <input type="text"/>
Sub Total	\$1,850	\$ <input type="text"/>

Common Items		
Ornaments/Paintings/Prints/Clocks	2,000	\$ <input type="text"/>
Carpets/Blinds/Curtains	13,000	\$ <input type="text"/>
Lamp & Light Fittings	1,200	\$ <input type="text"/>
Free Standing Room Heaters	100	\$ <input type="text"/>
Suitcases	200	\$ <input type="text"/>
Documents/Deeds	200	\$ <input type="text"/>
Other		\$ <input type="text"/>
Sub Total	\$16,700	\$ <input type="text"/>

TOTAL (A)		
Estimated value of all rooms	\$64,000	\$ <input type="text"/>

Note: Home contents insurance generally provides cover for items within your home. If you require Australia wide cover for Laptop Computers, Jewellery Items or Sporting Equipment etc. you may need to extend your policy. Before making a decision to purchase home insurance or amend your existing policy we recommend you read the Product Disclosure Statement/Policy Wording for full policy details. For a copy or for advice on options available, please contact our office.

B

	<i>Average New Value</i>	<i>Your Value</i>
Miscellaneous Items		
Wine/Liquor	200	\$ <input type="text"/>
Books/Library	800	\$ <input type="text"/>
Swings/Above Ground Pool	1,500	\$ <input type="text"/>
Pool Equipment	500	\$ <input type="text"/>
Portable Barbecue/Outdoor	300	\$ <input type="text"/>
Outdoor Furniture/Garden Hose/ Sprinklers	800	\$ <input type="text"/>
Table Tennis/Billiards/Pool Table	1,500	\$ <input type="text"/>
Sports/Hobbies Equipment	400-1,000	\$ <input type="text"/>
Pots & Pot Plants	200	\$ <input type="text"/>
Vacuum Cleaner	300	\$ <input type="text"/>
Bicycles	500	\$ <input type="text"/>
Cameras/Video Equipment	3,000	\$ <input type="text"/>
Games/Toys	400-1,000	\$ <input type="text"/>
Musical Instruments	500	\$ <input type="text"/>
Other		\$ <input type="text"/>
TOTAL (B)	\$12,100	\$ <input type="text"/>

C

Special Contents Items

Jewellery/Watches	3,000	\$ <input type="text"/>
Gold or Silver Articles	500	\$ <input type="text"/>
Stamps/Medals/Coins/Collectables	1,000	\$ <input type="text"/>
Pictures/Tapestries	1,000	\$ <input type="text"/>
Persian or Similar Rugs	1,000	\$ <input type="text"/>
Antiques/Works of Art	1,000	\$ <input type="text"/>
Other		\$ <input type="text"/>
TOTAL (C)	\$7,500	\$ <input type="text"/>
Total Estimated Value (A+B+C)	\$83,600	\$ <input type="text"/>

Building Valuation Guide

To assist in the more accurate calculation of your building sum insured, please complete the following guide.

Step 1 Calculate the total area of your house
(e.g. 11 metres x 14 metres = 154 m²)

Step 2 Calculate the cost of building per square metre using the table below:

Domestic Building House 1-2 Story	Vic Metro	Vic Regional
Concrete floor, brick veneer walls, pitched tile roof (m ²)	\$1,008.00	\$1,050.00
Concrete floor, cavity brick walls, pitched tile roof (m ²)	\$1,185.00	\$1,090.00
Concrete floor, timber walls, pitched metal roof (m ²)	\$ 962.00	\$ 885.00

Step 3 Multiply the total area in Step 1 by the building cost in Step 2

e.g. m² X \$ per m² =
Building Value \$

Contents: 1. Building replacement costs are based on an Average specification, inc. GST
2. Add extra 50% for Quality specification
Add extra 100% for Prestige specification
\$

Allowance for fences, gates, paving, inground pool, spa, sauna, garage, sheds, external blinds, air conditioners etc. \$

Cost of Landlord's Fixtures & Fittings, including carpets (if property is tenant occupied) \$

15% for Architect's Fees and Removal of Debris \$

Total Home Replacement Value \$

Note: The above costings are based on Vic Metro and Regional locations. Costs may vary for interstate and should be adjusted accordingly. The indicative costings provide a reasonable guide however we strongly recommend that you consult a building quantity surveyor for an accurate estimate and expert professional advice.



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