## HomePlan Valuation Aid

**How much should you insure your contents for?**

The value you choose should represent the current cost as new of all your contents. This means that no amount for depreciation needs to be taken into account as values are on a "new for old" basis. The only exception to this rule is clothing and household linen where an amount should be deducted to reflect wear and tear.

Contents should include all those items that you would normally take with you when moving house. Anything fixed such as fitted kitchens, fitted appliances and sanitaryware, should form part of the Buildings sum insured. Note however that if you are a tenant, all tenants' interior immovable fixtures, fittings and interior decorations should form part of the Contents sum insured and therefore included below.

**Insert values in the boxes provided.**

1. **Valuables***
   - Lounge/Sitting Room/Study
   - Dining Room
   - Bedrooms
   - Hall
   - Other
   - **Total**

   *Valuables include jewellery and other articles of gold, silver or other precious metals, watches, furs, pictures, paintings and other works of art, collections of stamps, coins or medals. (See also further notes on valuables overleaf)

2. **Lounge/Sitting Room/Study**
   - Settees, Chairs and other Furniture
   - TV, Audio Equipment, Computers etc
   - Lamps
   - Clocks, Ornaments
   - Curtains, Carpets, Floor Coverings
   - Other items
   - **Total**

3. **Dining Room**
   - Furniture
   - Clocks, Ornaments
   - Curtains, Carpets
   - Cutlery (non-valuable)
   - China, Glass and Crystal
   - Other items
   - **Total**

4. **Main Bedroom**
   - Furniture
   - Clocks, Ornaments
   - Curtains, Carpets
   - TV, Audio Equipment, Computers etc
   - Other items including personal effects
   - Clothing/Linen
   - **Total**

5. **Other Bedrooms (allow for each room)**
   - Furniture
   - Clocks, Ornaments
   - Curtains, Carpets
   - TV, Audio Equipment, Computers etc
   - Other items including personal effects and toys
   - Clothing/Linen
   - **Total**

6. **Kitchen**
   - Washing Machine/Dishwasher/Tumble Dryer
   - Refrigerator/Freezer (if not fitted)
   - Cooker/Microwave (if not fitted)
   - Vacuum Cleaner
   - Loose Furniture
   - Crockery, Equipment
   - Tools, Utensils etc.
   - Other items including food and drink
   - **Total**

7. **Garage/Outbuildings**
   - Garden equipment
   - Barbeque equipment
   - Tools and Workbench
   - Garden Furniture
   - Sports equipment
   - Other items
   - **Total**

8. **Hall**
   - Furniture
   - Curtains, Carpets
   - Clocks, Ornaments
   - Other items
   - **Total**

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Please see overleaf ➔
### Homeplan Valuation Aid (cont.)

<table>
<thead>
<tr>
<th>Totals</th>
<th>€</th>
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<tbody>
<tr>
<td>1. Valuables</td>
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<td>2. Lounge/Sitting Room/Study</td>
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<td>3. Dining Room</td>
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<td>4. Main Bedroom</td>
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<td>5. Other Bedrooms</td>
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<td>6. Kitchen</td>
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<td>7. Garage/Outbuildings</td>
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<td>8. Hall</td>
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**Grand Total**

### NOTES ON VALUABLES

a. A written valuation by an approved professional valuer must be provided to Atlas for any individual valuable item exceeding the value of €3,500.

b. Any individual valuable item exceeding the value of €2,500 must be specified. You can specify them below:

<table>
<thead>
<tr>
<th>(Valuables exceeding the value of €2,500)</th>
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**Total**

c. Any items of jewellery or other valuables that you choose to insure on an “All Risks” basis under Section 3 – Personal Belongings should **not** be included in the Contents Sum Insured.

d. Evidence of value is required for any single item worth €750 and over if insured under Section 3 - Personal Belongings.

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*Atlas Insurance PCC Limited is a cell company authorised by the Malta Financial Services Authority to carry on general insurance business. The non-cellular assets of the company may be used to meet losses incurred by the cell in excess of their assets.*