

IMPORTANT GUIDE INFORMATION

Many insurers pay claims inclusive of GST. Where this is the case you need to complete the Contents Valuation Guide and the Building Cost Calculator using GST inclusive amounts.

If your insurer pays the GST separately to the sum insured, you will need to estimate the value of the relevant building cost or item of contents exclusive of GST. The averages used are calculated on a GST inclusive basis. If your insurer does not pay in this manner you will need to reduce the sum insured calculated by the GST amount so that you are not overinsured. You should consult the Product Disclosure Statement for the product to determine the insurer's GST treatment of the sums insured

CONTENTS VALUATION

This is a guide only to calculate what your contents are worth. It is not specifically designed for the specific contents owned by you. Remember to use today's new replacement costs inclusive or exclusive of GST (as applicable) and make sure your sum insured is adequate. Please use the average value (which includes GST) as a guide only as the cost to replace your contents may vary significantly. If you value your contents using the average value only and if your contents are worth more than the average value you may be underinsured, if they are worth less you may be over insured and pay more for your premium.

You will need to ensure that all items are accounted for, not just those set out in this guide. Some insurers may not cover some of your contents at all or for their full value without them being specified under the policy. This may apply for some works of art, antiques or musical instruments.

BUILDING VALUATION

This guide is to help you work out the estimated cost to rebuild your home and garage in the event of it being destroyed by an insured event. The calculation of your estimate is based on averages (including GST) which do not take into account your specific home and its attributes. The estimated replacement cost does not include the cost of removing debris, rebuilding fees or amounts payable to statutory authorities. You should consult the Product Disclosure Statement of the product to determine if your insurance provides cover for this. If necessary you should make allowances for these costs when deciding upon a sum insured for your home.

FINAL WORD

If you are unsure about your contents and building values, we strongly recommend you seek expert advice from a professional.



For all your insurance requirements call us on
03 5221 6644 or email mail@adroitig.com.au
231 Moorabool Street, Geelong
or contact one of our offices below

- ALBURY/WODONGA - BALLARAT - BENDIGO - BOX HILL
- EPPING - GEELONG - MARYBOROUGH - TRARALGON

BUILDING VALUATION GUIDE:

This is a guide only and it is recommended that you contact a qualified property valuer for expert advice.

WHAT SIZE IS YOUR HOUSE?

Take the external measurements of your house
E.g. 11 metres x 14 metres equals 154m² (1 square equals 9.3 m²)

Refer to the building cost calculator below or check the latest cost of building with a builder or architect.

COMPLETE THE CALCULATION

HOUSE AREA =	m ²
x Building cost @ \$ per m ²	\$
External Blinds	\$
Out Buildings	\$
Permanent Fixtures & Fittings	\$
Fences & Gates	\$
Swimming Pool	\$
Total Building Sum Insured	\$

BUILDING COST CALCULATOR

All amounts set out below are inclusive of GST.

State	Area	Brick & Tile Roof	Veneer & Tile Roof	Weather board & tile roof
VIC	Metro	990	850	800
	Rural	1100	1300	880
NSW	Metro	1070	920	870
	Rural	1180	1010	960
ACT	All	1190	1020	970
SA	Metro	960	840	800
	Rural	1060	920	880
QLD	Metro	980	850	830
	Rural	1070	930	910
WA	Metro	930	850	840
	Rural	1090	990	980
TAS	Metro	950	810	760
	Rural	1040	890	830
NT	Metro	1280	1120	1070
	Rural	1840	1610	1540

ADROiT

INSURANCE GROUP

we listen, we deliver

VALUATION GUIDE

ARE YOU UNDERINSURED?

In the event of a total loss, will your insurance be adequate to replace everything?

This complimentary guide may help you.

This guide is only a valuation tool. Nothing in this guide should be taken as advice or a recommendation to acquire any product. It does not provide any recommendation on or represent that the amounts calculated using it are the appropriate sums insured for your personal objectives, financial situation or needs.
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CONTENTS VALUATION GUIDE -**

NB - All Values are inclusive of GST.Refer Important Notes over page.

Item	Average Value	Your Value
Lounge/ Family Rooms		
Lounge Suite	\$2,500	\$
Coffee Table	\$700	\$
Wall Units, Books & Bookcase	\$2,300	\$
Television	\$1,200	\$
Video / DVD	\$900	\$
Stereo Equipment	\$1,100	\$
CDs & DVDs	\$1,800	\$
Vases, Cushions, Rugs	\$1,000	\$
Other		\$
TOTAL	\$11,500	
Dining Room		
Dining Table & Chairs	\$2,500	\$
Wall Units	\$1,500	\$
Table Linen, Vases	\$800	\$
Dinnerware	\$1,100	\$
Other		\$
TOTAL	\$5,900	\$
Rumpus Room		
Computer & Accessories	\$3,300	\$
Desk & Chairs	\$700	\$
Gym Equipment	\$800	\$
Other		\$
TOTAL	\$4,800	\$
Common Items		
Carpets & Blinds	\$12,000	\$
Light Fittings	\$2,500	\$
Portable Fans	\$600	\$
Other		
TOTAL	\$15,100	\$

Item	Average Value	Your Value
Kitchen		
Refrigerator	\$1,500	\$
Freezer	\$700	\$
Microwave	\$700	\$
Dishwasher (freestanding)	\$700	\$
Electrical Appliances	\$1,000	\$
Pots, Pans	\$800	\$
Crockery	\$600	\$
Other	\$300	\$
TOTAL	\$6,300	\$
Laundry/Bathrooms		
Washing Machine	\$1,000	\$
Clothes Dryer	\$400	\$
Iron & Board	\$200	\$
Toiletries	\$400	\$
Towels	\$600	\$
Electrical Appliances	\$600	\$
Other		
TOTAL	\$3,200	\$
All Bedrooms		
Single Beds	\$1,200	\$
Double/ Queen/ King Beds	\$3,000	\$
Wardrobes	\$1,000	\$
Bed Linen	\$1,800	\$
Clothing & Shoes	\$8,000	\$
TV	\$1,000	\$
Dressing Tables	\$900	\$
Bedside Tables	\$1,500	\$
Jewellery, Watches & Clocks	\$1,600	\$
Other		\$
TOTAL	\$20,000	\$

Miscellaneous Items		
Vacuum Cleaner		\$
Books		\$
Toys, electronic games and consoles		\$
Wine Cellar		\$
Portable BBQ & Outdoor Furniture		\$
Pot Plants		\$
Piano/Musical Instruments		\$
Swings		\$
Above Ground Pool		\$
Table Tennis Table / Trampoline		\$
Boats less then 3 metres		\$
Sewing Machine		\$
Paint & wallpaper for Strata Units		\$
Other		
TOTAL		\$

Garage		
Lawn Mower & Edger	\$800	\$
Garden Tools	\$300	\$
Power Tools	\$1,100	\$
Bicycles	\$800	\$
Suitcases	\$800	\$
Ladders	\$200	\$
Paint, brushes & rollers	\$200	\$
Other		
TOTAL	\$4,200	\$

Specified Contents	
All items that exceed maximum limits - refer to your product Disclosure Statement	
Jewellery, Watches & Fur	\$
Collections of any Kind	\$
Pictures, Tapestries & Antiques	\$
TOTAL	\$
TOTAL of all Rooms	\$
Total Miscellanious items	\$
Total Value of Specified Items	\$
GRAND TOTAL	\$

Date of Inventory: / /