



AIG PRIVATE CLIENT GROUP

Contents Checklist

This document is designed to help you establish an estimate cost of replacing your household contents at retail replacement (insurance) values, in the event of a total loss. We have included some average figures based on a cross-section of existing clients to act as a guide. Once you have completed the checklist, please make sure you give it to your Insurance Broker.

Private Collections

It is important that you also consider the cost of replacing any high value personal jewellery, works of art, antiques and wine collections in addition to your total contents figure. These more valuable items should be specified separately under the Private Collections section of the policy to ensure full cover is provided. You should inform your Insurance Broker of any items which need individually specifying.

Please Note

You should be aware that cover for jewellery is restricted to \$50,000 per loss, with a maximum limit of \$25,000 per item under Contents Cover. If you have items of jewellery which are individually valued at more than \$25,000 or if you have more than \$50,000 of jewellery in total, you must provide your Insurance Broker with further details of these items. We can then specify these high value items under the Private Collections section of your policy to ensure they are adequately covered. There are other sub limits for certain types of Contents which are detailed in your policy wording. We suggest that you talk to your Insurance Broker if you need further clarification.

Contact

Policy enquiries: pcgnz@aig.com

Claims enquiries: pcgclaimsnz@aig.com

Category	Average Value \$	Actual Value \$
Modern Furniture/Soft Furnishings	120,000	
Carpets/Rugs	30,000	
Curtains/Blinds	40,000	
Glass/China/Cutlery	15,000	
Lights/Mirrors	18,000	
Kitchen Utensils	10,000	
White Goods	8,000	
Decorative Art/Object d'art	10,000	
Silver/Silver Plate	20,000	
Jewellery	50,000	
Wine	10,000	
Family's Clothing	100,000	
TV/Audio Equipment	35,000	
Computer Equipment/Software	12,000	
Musical Instruments	12,000	
Children's Toys	5,000	
Books/Periodicals	15,000	
Gym Equipment	10,000	
Sporting Goods/Golf Clubs	12,000	
Garden Items/Furniture	15,000	
Garage Items/Tools	12,000	
Attic Storage	10,000	
Basement Items	15,000	
Total	584,000	