

Home Insurance Contents calculation guide

Your contents

Please use the table below to help you calculate the value of your general contents.

Or, simply use our online calculators, visit sgjo.com.au/home-insurance/home-value-calculators for assistance.

Some items, like CDs and jewellery have a limit of cover under general contents. See the Home Insurance Product Disclosure Statement (PDS) for the maximum amount we'll pay for general contents items.

Step 1 – work out the standard of your contents = A

Average: 'no name' brands, basic equipment, self-assembled furniture etc.

Quality: well-known brands, superior equipment, joinery, standard furniture etc.

Prestige: designer brands, handcrafted furniture etc.

Step 2 – work out the number of rooms = B

Step 3 – Multiply A x B = C

Room type	A			B	C
	Average	Quality	Prestige		
Bedroom occupied by 1 adult	\$15,550	\$45,350	\$118,600	x	\$
Bedroom occupied by 2 adults	\$22,800	\$63,500	\$161,700	x	\$
Bedroom occupied by 1 child	\$7,900	\$18,600	\$41,850	x	\$
Bedroom occupied by 2 children	\$12,500	\$29,450	\$67,050	x	\$
Bathroom	\$700	\$1,750	\$4,550	x	\$
Kitchen	\$6,650	\$16,500	\$39,700	x	\$
Laundry	\$2,050	\$3,600	\$6,750	x	\$
Entry/Foyer	\$1,500	\$3,050	\$7,550	x	\$
Dining	\$5,600	\$14,200	\$36,400	x	\$
Living/Lounge	\$7,950	\$22,500	\$52,650	x	\$
Family	\$5,600	\$14,450	\$33,250	x	\$
Games/Rumpus	\$5,500	\$13,950	\$31,700	x	\$
Media/Home theatre	\$10,300	\$27,100	\$59,950	x	\$
Sunroom/Conservatory	\$2,950	\$7,200	\$14,900	x	\$
Study/Home Office	\$4,650	\$9,450	\$20,150	x	\$
Billiard	\$7,200	\$13,200	\$23,000	x	\$
Garage/Storage/Workshop	\$1,800	\$4,150	\$9,000	x	\$
Garden Shed	\$1,100	\$2,650	\$5,000	x	\$
Patio/Balcony/Deck/Veranda	\$1,550	\$3,300	\$7,800	x	\$
Pool area (not including pool)	\$2,750	\$5,350	\$9,900	x	\$

This is your Total \$

Typical contents replacement costs are provided by Sum Insured Pty Ltd trading as Home Contents (ABN 55 947 630 521) ('SI'). Contents information is current as at June 2021.

This guide contains general information only. So, before you decide whether to buy or continue to hold SGIO Home Insurance issued by Insurance Australia Limited, you should consider the appropriateness of the information having regard to your particular circumstances, and consider the Product Disclosure Statement available from SGIO.

Whilst every care is taken to ensure the accuracy of the information as a guide for costing, no responsibility is accepted by SI for its accuracy. Please check with a valuer or other suitably qualified professional for an accurate estimate.

Insurance Australia Limited takes no responsibility for the costs provided by SI or any liability for the accuracy of or reliance upon or use of the costs.