

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	

Homeplan Valuation Aid (cont.)

Totals	€
1. Valuables	
2. Lounge/Sitting Room/Study	
3. Dining Room	
4. Main Bedroom	
5. Other Bedrooms	
6. Kitchen	
7. Garage/Outbuildings	
8. Hall	
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:

(Valuables exceeding the value of €2,500)	€
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

Head Office 48-50 Ta' Xbiex Seafront Ta' Xbiex 2343 5363 insure@atlas.com.mt

Ta' Xbiex Abate Rigord Street 2132 2600 health@atlas.com.mt

Paola Regional Office 87-89 Valletta Road 2343 5810 paola@atlas.com.mt

Birkirkara 1 Mannarino Street 2343 5804 bkara@atlas.com.mt

Bormla 55 Gavino Gulia Square 2343 5807 bormla@atlas.com.mt

Luqa Skyparks Business Centre Malta International Airport 2343 5808 skyparks@atlas.com.mt

Mosta 94 Constitution Street 2343 5802 mosta@atlas.com.mt

Naxxar St George's Street 2343 5800 naxxar@atlas.com.mt

Rabat Vjal il-Haddiem 2343 5806 rabat@atlas.com.mt

San Gwann Naxxar Road c/w Bernardette Street 2343 5803 sangwann@atlas.com.mt

St Paul's Bay 2 Toni Bajada Street 2343 5801 stpaulsbay@atlas.com.mt

Zebbug 148 Vjal Il-Helsien 2343 5805 zebbug@atlas.com.mt