

**PLEASE USE THIS GUIDE,
to calculate your sum insured**

Your Building Sum Insured - Guide Only

Your sum insured consists of the cost of rebuilding your home plus paths, heaters, pools, etc. The steps set out below will help you calculate your sum insured.

- Step 1** Measure the size of your house in square metres.
- Step 2** The cost of rebuilding your home can be calculated by using the following: (Important - do not include the land value in your estimate.)

| | | | |
|------------------------|---------------------------|---------------------------|---------------------------|
| | Double Brick | Brick Veneer | Timber/Fibro |
| *Minimum; Per Sq Metre | \$1750 per m ² | \$1500 per m ² | \$1000 per m ² |

*The rebuilding costs above are provided as a guide only. We recommend that you contact a qualified builder to provide expert advice.

- Step 3** Multiply size from Step 1 by cost from Step 2.

$$\begin{array}{ccc}
 \boxed{} & \times & \boxed{} & = & \boxed{} \\
 \text{Total square metres} & & \text{Multiplied by cost per square metre} & & \text{Equals building cost for house}
 \end{array}$$

- Step 4** Add up all of the following to arrive at the full sum for your building:

| | |
|---|-----------|
| building cost of house | \$ |
| fixtures and fittings (e.g., built-in wardrobes, lights, fans) | \$ |
| wall coverings | \$ |
| floor tiles or coverings (but not carpets - they are insured as contents) | \$ |
| built-in heaters and air conditioners | \$ |
| garage | \$ |
| carport | \$ |
| garden or other sheds | \$ |
| verandah/patio/pergola | \$ |
| driveway | \$ |
| paths | \$ |
| fences | \$ |
| clothes line and other external structures | \$ |
| inground pool | \$ |
| Subtotal | \$ |

- Step 5** Add 20% to allow for the cost of removing debris, architects and surveyors fees which will be payable for rebuilding, and loss of rent. \$ _____

This is your Building Sum Insured \$

Your Contents Sum Insured

This guide will help you calculate the sum insured for your contents. Make sure you use today's value, as our policy covers all of your contents at replacement value without any depreciation allowance and without any age limit.

| | | |
|--------------------------------------|-----------------------|--|
| Lounge and Dining Room | Other Bedrooms | Garage |
| curtains/blinds \$ | bedding \$ | tools \$ |
| cabinets & cupboards \$ | beds \$ | mower \$ |
| carpets \$ | furnishings \$ | trimmer \$ |
| china \$ | clocks \$ | edger \$ |
| clocks \$ | curtains/blinds \$ | accessories for car, boat, trailer (unattached to vehicle or boat) \$ |
| lamps \$ | heater \$ | |
| fans (free standing) \$ | lamps \$ | |
| heaters (free standing) \$ | mirrors \$ | |
| mirrors \$ | pictures \$ | Total \$ |
| mirrors \$ | clothing \$ | |
| sound equipment (e.g., record/CD) \$ | personal effects \$ | Outdoor |
| television and video \$ | carpets \$ | garden/patio furniture \$ |
| furnishings \$ | books \$ | hoses and garden \$ |
| pictures \$ | toys \$ | equipment \$ |
| glassware \$ | | portable barbecue \$ |
| cutlery \$ | Total \$ | above ground pool and equipment \$ |
| | | |
| Total \$ | Hallways | Total \$ |
| | linen \$ | |
| | rugs \$ | |
| | | |
| | Total \$ | |
| Kitchen / Family Room | | Miscellaneous |
| furnishings \$ | | ornaments |
| crockery \$ | | special valuables (e.g., jewellery, furs, antiques, gold & silver articles, persian carpets, stamp, medals, and coin collections) \$ |
| cutlery \$ | Total \$ | bicycles \$ |
| clocks \$ | | golf clubs \$ |
| radio \$ | Study | other sporting & fitness equipment \$ |
| electrical appliances \$ | desk \$ | pet care equipment \$ |
| cooking utensils \$ | chairs \$ | |
| other kitchen utensils \$ | filing cabinets \$ | |
| curtains/blinds \$ | computer equipment \$ | |
| glassware \$ | other equipment \$ | |
| food \$ | stationery \$ | |
| refrigerator \$ | books \$ | |
| freezer \$ | | |
| dishwasher \$ | Total \$ | Total \$ |
| | | |
| Total \$ | Bathroom | |
| | cosmetics \$ | |
| | toiletries \$ | |
| | medicines \$ | Now add the totals for each room or area |
| Main Bedroom | scales \$ | Lounge and dining \$ |
| bedding \$ | towels \$ | Hallways \$ |
| beds \$ | curtains/blinds \$ | Kitchen/family room \$ |
| furnishings \$ | | Main bedroom \$ |
| clocks \$ | Total \$ | Other bedrooms \$ |
| curtains/blinds \$ | | Bathroom \$ |
| heater \$ | Laundry | Laundry \$ |
| lamps \$ | washing machine \$ | Garage \$ |
| mirrors \$ | dryer \$ | Outdoor \$ |
| pictures \$ | polisher \$ | Miscellaneous \$ |
| clothing \$ | vacuum cleaner \$ | Total \$ |
| personal effects \$ | ironing equipment \$ | |
| carpets \$ | | |
| | | |
| Total \$ | Total \$ | This is your Contents Sum Insured \$ |

This Calculator contains general information only, and may not suit your particular circumstances. Before you decide whether to buy or continue to hold Home Insurance, you should: Consider the information in your Home Insurance Product Disclosure Statements, Policy Booklets, and our FSG. **Remember that these calculators are to be used only as a guide.**

Please note: This suggested rebuilding cost is an indication only and in no way guarantees this as being the amount we may agree to insure your home for. It is your responsibility to check that this amount is enough to cover the rebuilding costs of your home at today's prices. Every care is taken to ensure the accuracy of the information as a guide for costing, no responsibility is accepted by Glynde Insurance Brokers Pty Ltd for its accuracy. Please check with a Quantity Surveyor, Valuer, Builder or other suitably qualified professional for an accurate estimate. Glynde Insurance Brokers Pty Ltd takes no responsibility for the costs provided nor any liability for the accuracy of or reliance upon or use of, the costs. Also refer to <http://www.bmtqs.com.au>, for online calculators.